

SURVEY OF VETERANS' SATISFACTION WITH THE VA HOME LOAN GUARANTY PROCESS

2000 Results

National Summary



Surveys and Research Staff
Data Management Office
Veterans Benefits Administration

February 2001

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Acknowledgements

- **This information was collected and analyzed under the direction of the:**

U.S. Department of Veteran Affairs
Veterans Benefits Administration
Data Management Office
Surveys and Research Staff (245)
Washington, DC 20420

- **In conjunction with:**

The Gallup Organization
901 F Street, NW
Suite 400
Washington, DC 20004

- **Questions or comments should be directed to:**

Lynne R. Heltman, M.A., Director
Surveys and Research Staff (245)
Veterans Benefits Administration
810 Vermont Avenue N.W.
Washington, DC 20420
Phone: (202) 273-5440 FAX: (202) 275-5947
email: ormlhelt@vba.va.gov

- **Or to other Surveys and Research Staff members:**

Mike Angell, (202) 273-6783
Ronda Britt, M.A., (202) 273-6425
Jack Frost, (202) 273-6707
Helen T. Granito, (202) 273-6957
Missie Vaccaro, (202) 273-7452

- **Intranet Address (VA);**

<http://vbaw.vba.va.gov/bl/20/cfo/surv/srsindex.html>

- **Internet Address;**

<http://www.vba.va.gov/surveys/>

Executive Summary

Survey Objectives

- To measure veterans' satisfaction with the VA Home Loan Guaranty process at both the national and VBA Regional Loan Center (RLC) levels.
- To identify areas of the VA Home Loan Guaranty process which are most satisfying to veterans, areas which are least satisfying to veterans, and areas of the process which are in greatest need of improvement.
- To determine where improvements to the VA Home Loan Guaranty process will have the greatest impact on veterans' satisfaction.
- To create performance measures, including measures of customer service, through a strategic planning process, as required by the Government Performance and Results Act (GPRA) passed and signed into law in August of 1993.
- To establish an explicit goal for the quality of service that is "equal to the best in business" as described in President Clinton's Executive Order 12862, Setting Customer Service Standards, issued in September 1993. This order was aimed at "ensuring that the Federal Government provides the highest quality of service possible to the American people."

Survey Development

- As part of this project, VBA's Surveys and Research Staff held four focus groups with veterans and front-line employees to gather information relevant to customer satisfaction issues.
- From the focus group data, a survey was developed to assess customer satisfaction with the process.
- The original Loan Guaranty survey, designed by the VBA, was pretested from March to April 2000. A pretest report was developed to summarize the pretest findings, to examine the skip patterns, and to analyze the verbatim responses.
- Using the information provided in the pretest report, the VBA Surveys and Research Staff and The Gallup Organization modified the questionnaire. The final questionnaire and mailing materials appear in Appendix B.
- Data for this report were collected during August through October 2000 by The Gallup Organization.

Sample Selection

- A random sample of 6,813 veterans, distributed across nine VBA Regional Loan Centers (RLC), was sent the questionnaire. A Spanish language version of the survey was provided to veterans residing in Puerto Rico.
- A total of 6,813 questionnaires were sent to the nine Regional Loan Centers. The sample was drawn proportionate to the number of cases within each Regional Office. The sample was not designed to yield data for any one regional office, only for the nine RLCs, which comprise the national total.
- A total of 4,078 respondents completed the questionnaire for a response rate of 61.7 percent.
- The data are weighted to compensate for unequal selection probabilities, differences in non-response rates across different subgroups of the sample, or coverage problems.
- A more detailed discussion of the survey methodology appears in Appendix C.

Report Highlights

Selected Survey Results:

- Respondents who received their Certificate of Eligibility in fewer than 15 work days indicated that the length of time to get their Certificate of Eligibility was more reasonable than those who waited longer to receive their COE.
- Respondents who visited a VA Regional Loan Center or Regional Office are slightly more satisfied than those who called the VA toll-free number in terms of being treated courteously, of having their questions fully addressed, and of receiving the information they needed.
- The higher the level of satisfaction with the realtor, the higher the level of satisfaction with the VA home loan process.
- As the realtor's level of knowledge increases, so does the overall level of satisfaction.
- In general, the more responsive the realtor is, the higher the overall satisfaction with VA home loan process.
- The higher the level of satisfaction with the lender, the higher the overall level of satisfaction.
- As the lender's level of knowledge increases so does the overall level of satisfaction.
- As the lender's responsiveness increases so does the overall level of satisfaction.
- Respondents who received their loan approval in less than two weeks had higher levels of overall satisfaction than respondents whose loan approval took longer.
- The largest proportion of respondents received their loan approval in less than two weeks and the largest proportion feel that less than two weeks is the most reasonable amount of time to wait for loan approval.

Report Highlights (continued)

- As the lender's level of knowledge increases, the time taken for loan approval decreases.
- As the lender's responsiveness increases, the time taken for loan approval decreases.
- The higher the level of satisfaction with the appraised value, the higher the level of overall satisfaction.

Demographics:

- The vast majority of survey respondents were males (96.1 percent). Four percent (3.9 percent) were females.
- The largest proportion of survey respondents was between 26 and 35 years of age (37.3 percent). Twenty-seven percent (27.0 percent) were between the ages of 36 and 45.

Background:

- The largest proportion of respondents (38.1 percent) reported first learning about the VA home loan guaranty program from pre-discharge briefings (TAP/DTAP). Twenty-one percent (21.3 percent) reported first learning about the program through previous loan experience.
- The majority of respondents (87.8 percent) felt that the information they received was accurate, with nearly one-half (49.1 percent) reporting that it was "very accurate" and 38.7 percent reporting that it was "somewhat accurate."
- Thirty-seven percent (37.5 percent) of respondents reported "completely" understanding the dollar amount of the loan the VA would guarantee. Thirty percent (29.7 percent) reported "mostly" understanding it.

Report Highlights (continued)

Phone Contact:

- About one-quarter of the survey respondents attempted to reach the VA using the toll-free number (24.8 percent).
- The most common reason for calling the VA was to “apply for a Certificate of Eligibility” (69.1 percent).
- Most respondents (60.9 percent) felt that the VA employees they spoke to on the telephone were “very courteous” and 80.7 percent felt that they fully addressed all of their questions, concerns, or complaints.
- Nearly three-quarters of respondents (72.2 percent) were able to get information about their particular loan.

Visiting a VA Regional Loan Center or Regional Office:

- Only 14.4 percent of respondents reported having ever visited a VA Regional Loan Center or Regional Office during their home buying/refinancing process.
- The most common reason for visiting the VA was to “apply for a Certificate of Eligibility” (91.4 percent).
- Nearly three-quarters of respondents (74.2 percent) felt that the VA employees they spoke to on the telephone were “very courteous” and 85.4 percent felt that they fully addressed all of their questions, concerns, or complaints.

Other Methods of Contacting VA:

- Other than telephone or in-person visit, 16.7 percent contacted the VA by writing a letter.

Report Highlights (continued)

Certificate of Eligibility (COE):

- Nearly one-half of respondents (43.8 percent) obtained their Certificate of Eligibility through the mail.
- More than four in five respondents (82.0 percent) felt that the amount of time it took to get their Certificate of Eligibility was “very” or “somewhat” reasonable.

Realtor:

- The majority of respondents (80.1 percent) used the services of a realtor in purchasing or refinancing their homes.
- More than four in five respondents (82.9 percent) felt that the realtor they dealt with was “very courteous.”
- Most respondents (84.9 percent) reported being either “very” or “somewhat” satisfied with their realtor regarding the use of the VA home loan guaranty program.

Lender:

- Nearly four in five respondents (78.8 percent) felt that the lender they dealt with was “very courteous.”
- Most respondents believed that their lender’s knowledge about the VA home loan program was “excellent” (59.3 percent) and that their lender was “very responsive” (67.6 percent).

Report Highlights (continued)

Appraisal:

- Nearly nine in ten respondents (85.8 percent) reported having an appraisal.
- Most respondents (79.3 percent) received a document showing the value estimate and other information about the property.
- Twenty-six percent of respondents (25.9 percent) reported receiving a VA Certificate of Reasonable Value (CRV) and 11.9 percent reported receiving a VA Notice of Value (NOV).

Overall Impressions:

- More than one-half of respondents (57.2 percent) rated their knowledge of the VA home loan program as “excellent” or “very good.”
- Nearly four in five respondents (78.7 percent) chose the VA home loan because no down payment is required. One-third (34.7 percent) chose it because it has a lower interest rate.
- Seventy percent of respondents (70.9 percent) reported being “very satisfied” with the process of obtaining a VA home loan and an additional 22.7 percent reported being “somewhat satisfied.”
- Almost all of the respondents (98.9 percent) would recommend the VA home loan program to other veterans.

Results from Quadrant Analysis: Quadrants I and II

Quadrant analysis is a useful tool for determining which individual performance areas need improvement in order to raise the overall quality of service. The analysis involves determining the importance of individual performance areas (how meaningful an area is to the veteran) and VA's performance in each area. Generally, items with high importance but relatively low performance are those that deserve immediate attention.

QUADRANTS I AND II

The information below highlights the questions from the Quadrant Analysis which fell into Quadrant I or Quadrant II.

QUADRANT I: Critical Improvement Areas

- Q7. How easy was it to get through to VA on the phone line?
- Q12. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?
- Q46. Overall, how would you rate your current knowledge of the VA home loan guaranty program?

Results from Quadrant Analysis: Quadrants I and II

QUADRANT II: Maintain Relationship Building Variables

- Q3. How accurate was the information you received?
- Q10. How courteous were VA employees you spoke to on the phone?
- Q11. Did VA employees fully address all your questions, concerns, or complaints?
- Q20. In general, how much of what you NEEDED TO KNOW did you get from your visit with the VA Regional Loan Center or Regional Office?
- Q24. How REASONABLE was the amount of time it took to get your Certificate of Eligibility (COE)?
- Q30. Overall, how satisfied were you with your realtor regarding your use of the VA home loan guaranty program?
- Q31. How courteous was the lender you dealt with?
- Q32. How RESPONSIVE was your lender regarding any inquiries about your VA home loan?
- Q34. How easy was it to get information about the VA home loan guaranty program from your lender?
- Q38. Overall, how satisfied were you with your lender regarding your use of the VA home loan guaranty program?
- Q40. How satisfied were you with the appraised value of your property?
- Q52. Would you recommend the VA home loan program to other veterans?

Quadrant Analysis

Understanding Quadrant Analysis

Quadrant analysis is a useful tool for determining which individual performance areas need improvement in order to raise the overall quality of service. The analysis involves determining the importance of individual performance areas (how meaningful an area is to the veteran) and VA's performance in each area.

Generally, items with high importance but relatively low performance are those which deserve immediate attention.

Each of the variables represented in the Quadrant Analysis graph are plotted on the basis of:

- 1) **Importance:** a variable's correlation with the overall satisfaction with the process
- 2) **Performance:** a variable's top-box percent (the percent of people who answered positively to the question).

Variable correlations with the *overall satisfaction with the process* are used to determine the degree to which variables are related to overall satisfaction. Zero indicates no correlation, and 1 indicates perfect correlation. The closer a variable's correlation (Importance) is to 1, the stronger the variable's relationship is with the overall satisfaction with the process. *Variables that have stronger correlations are considered to have higher importance.*

Top-box percents represent how well VA is performing within a given area (for example, the percent who indicated that it was very or somewhat easy to get through to VA on the phone). *The higher the percent, the better the VA is performing.*

Understanding Quadrant Analysis (continued)

The quadrant analysis graph is divided into four quadrants (sections) based on the following combinations of the plotted location of a variable:

Quadrant I: Critical Improvement Areas (high importance, low performance)

Quadrant II: Maintain Relationship Building Variables (high importance, high performance)

Quadrant III: Lower Return on High Performance (low importance, high performance)

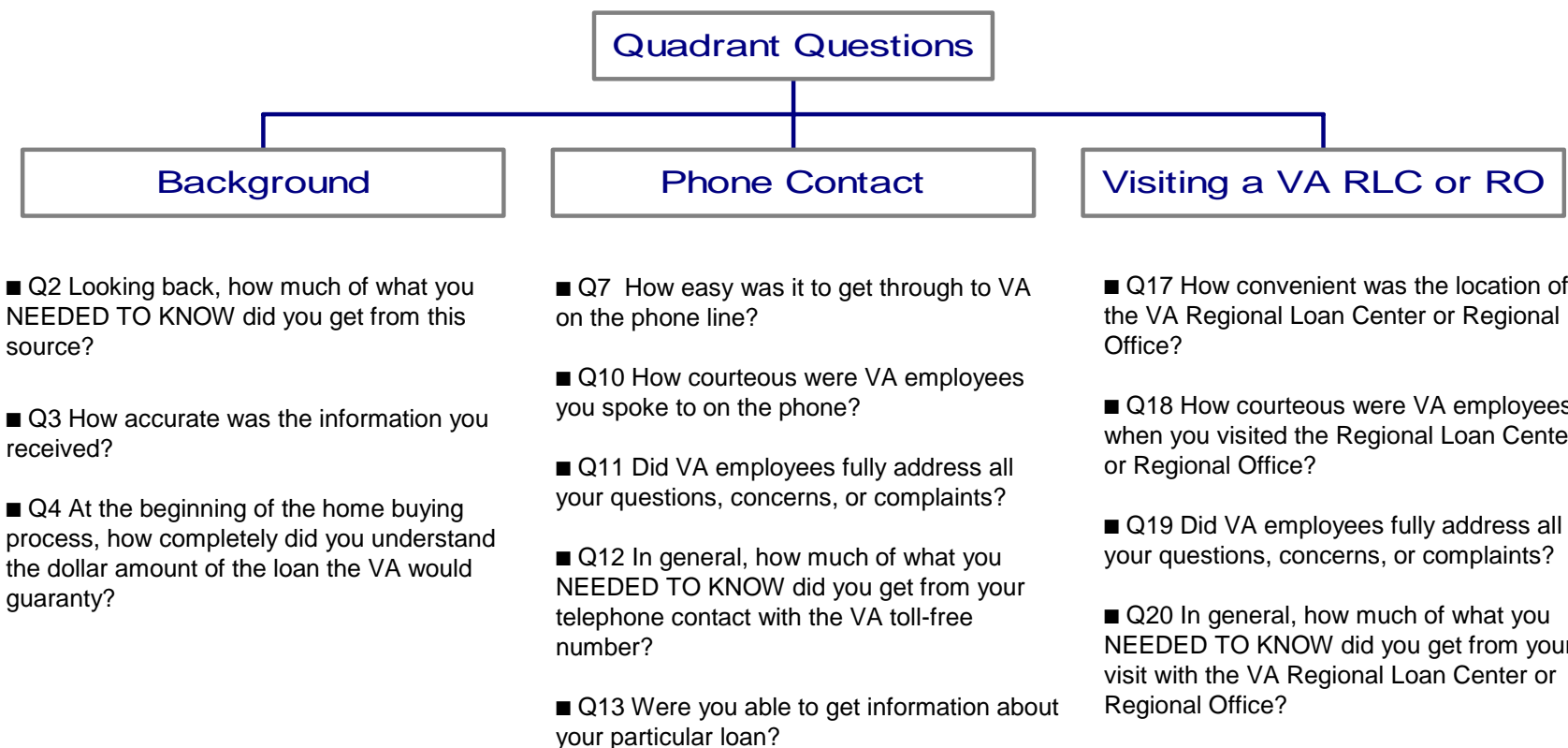
Quadrant IV: Lower Return on Investment (low importance, low performance)

The horizontal lines in the plots represent importance and are placed at .30, which indicates relatively high correlation, and thus, relatively high importance. The vertical lines represent performance and are placed at 75 percent. The quadrant lines can be moved up or down, left or right, to include more or fewer variables in each quadrant.

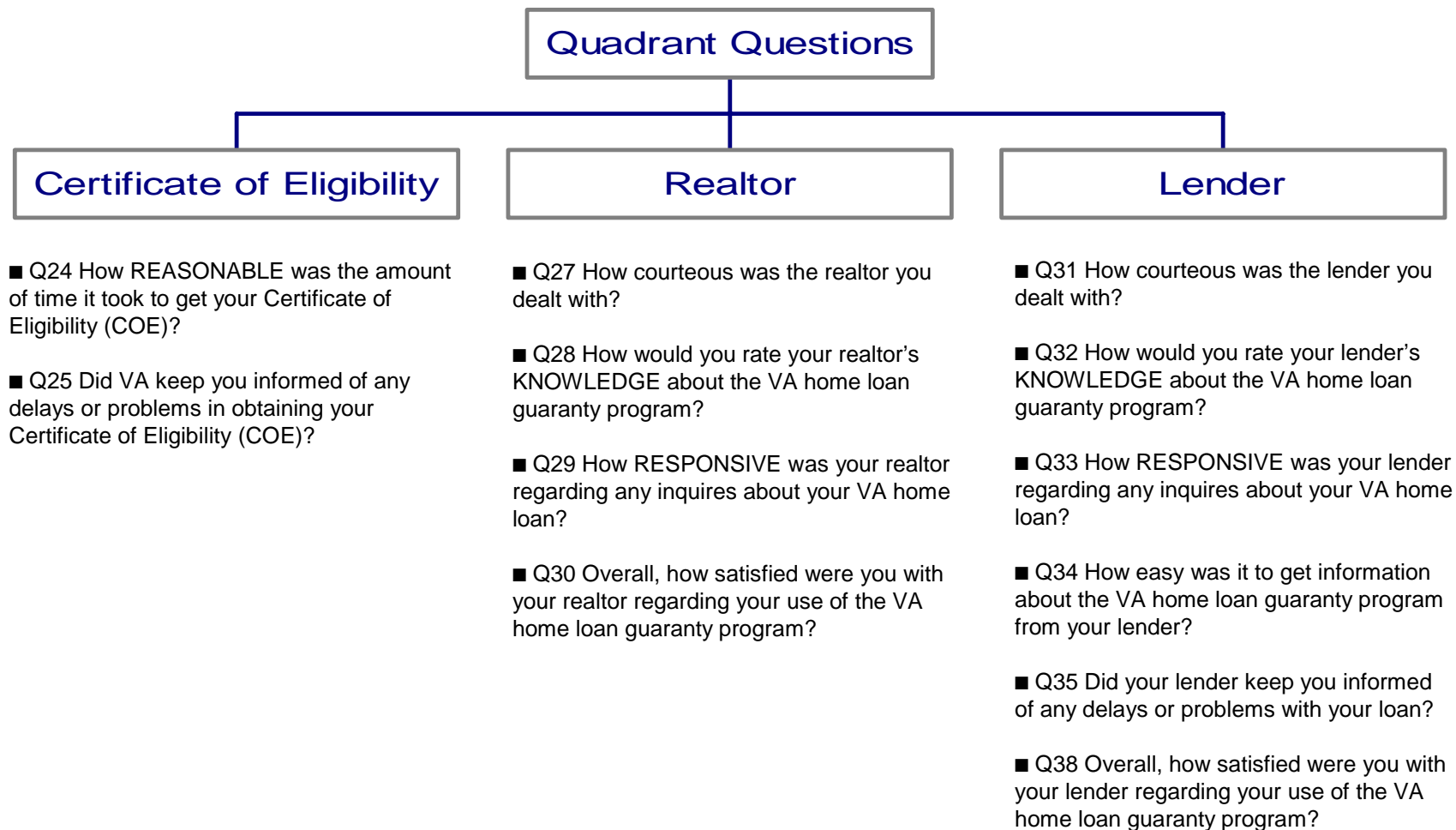
To help interpret the graph that appears on the next page, see the Executive Summary for a list of items that fell into Quadrants I and II.

It should be noted that quadrant analysis is only a typology used to determine where an organization might begin to improve service. Continuous improvement in all areas, given available resources, should be the ultimate goal.

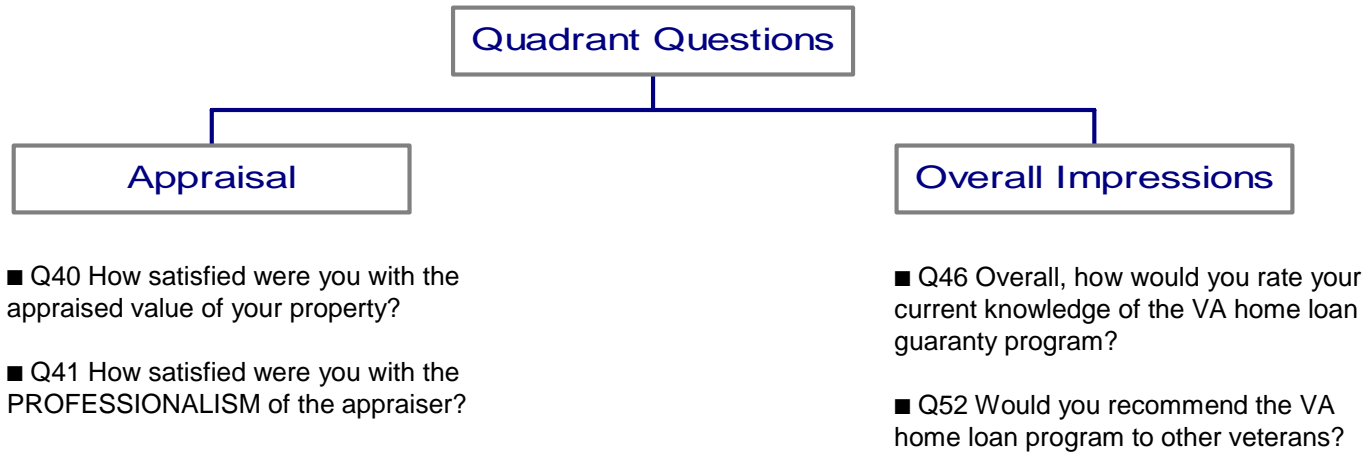
Questions Used in Quadrant Analysis



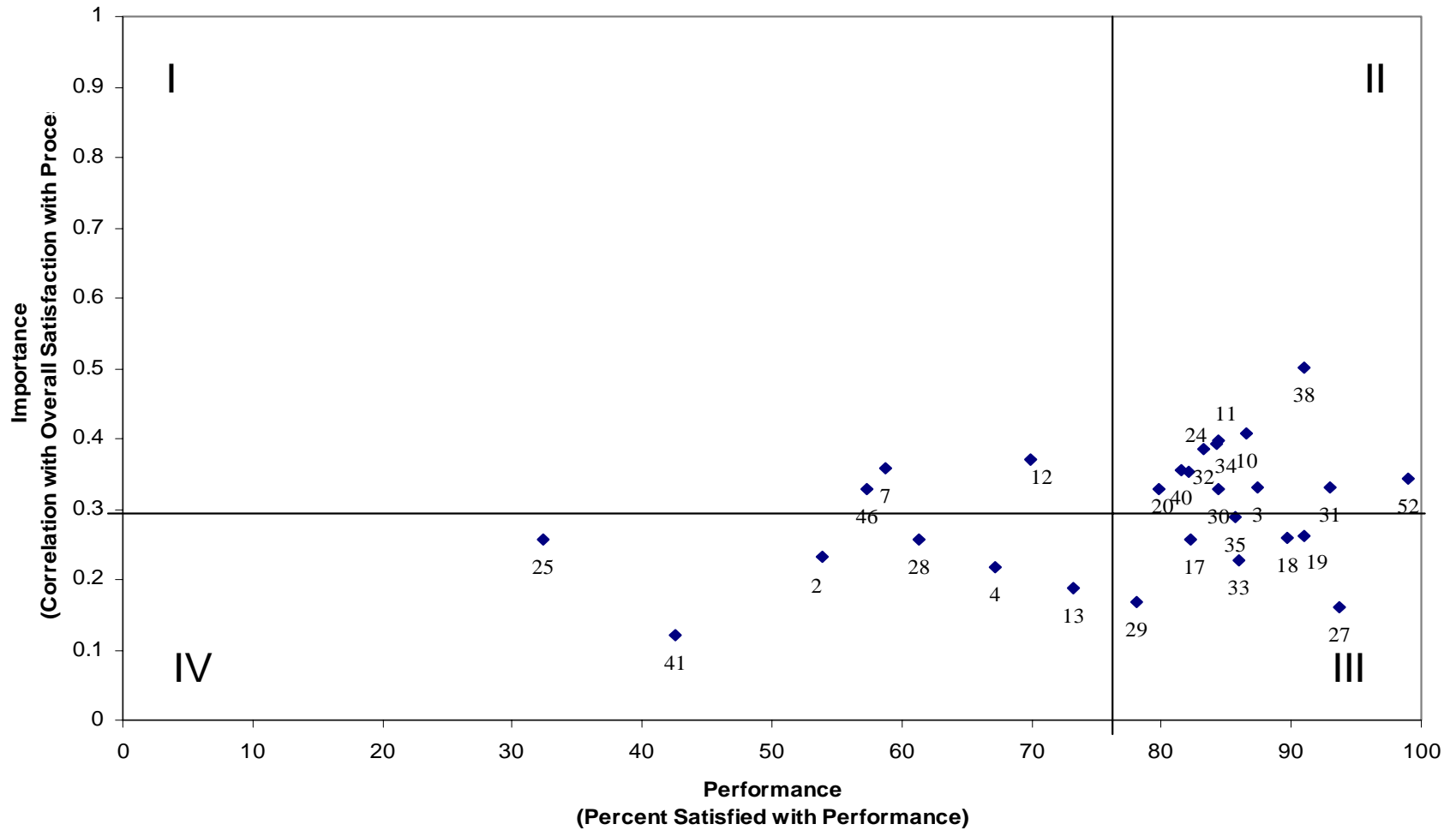
Questions Used in Quadrant Analysis (continued)



Questions Used in Quadrant Analysis (continued)



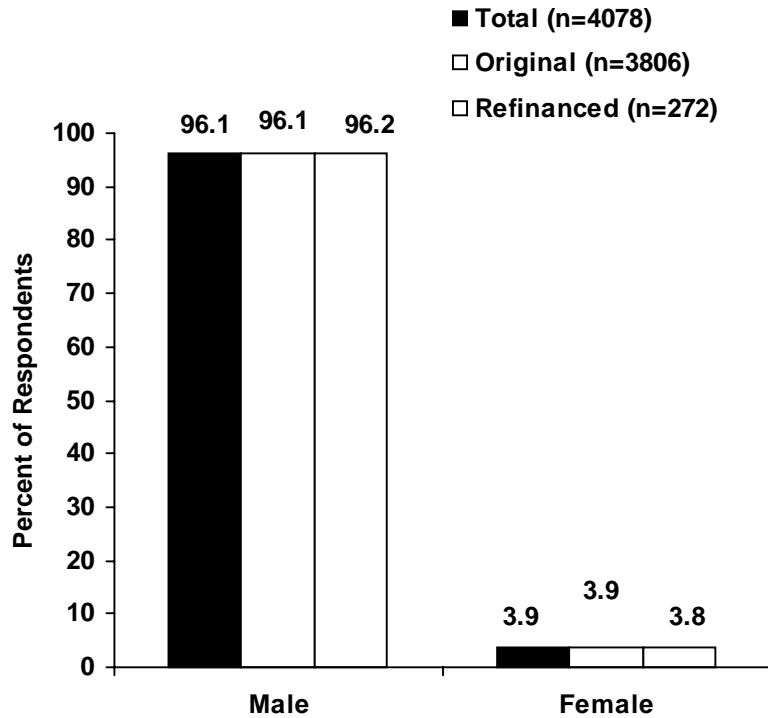
Quadrant Analysis



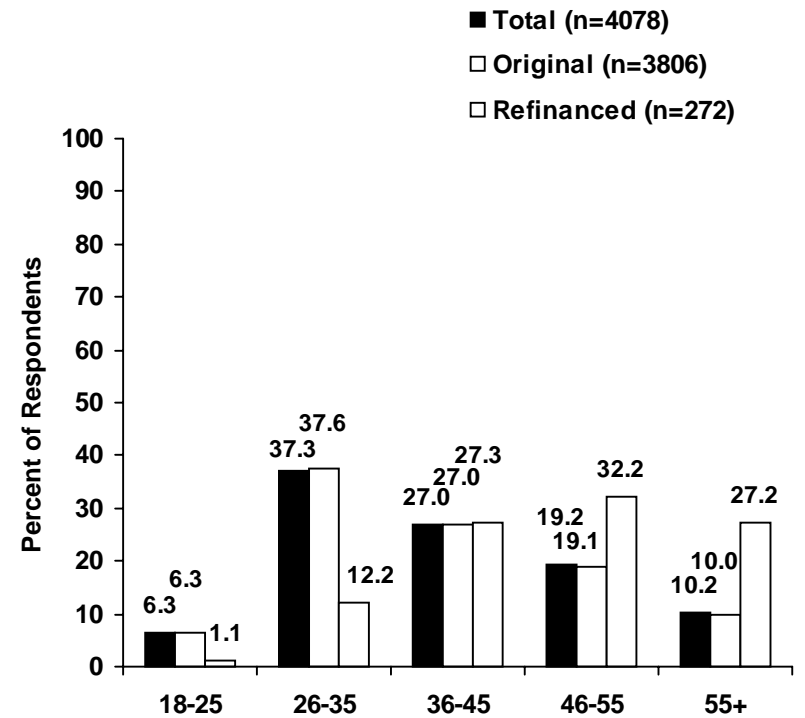
Demographics

Demographics

Gender



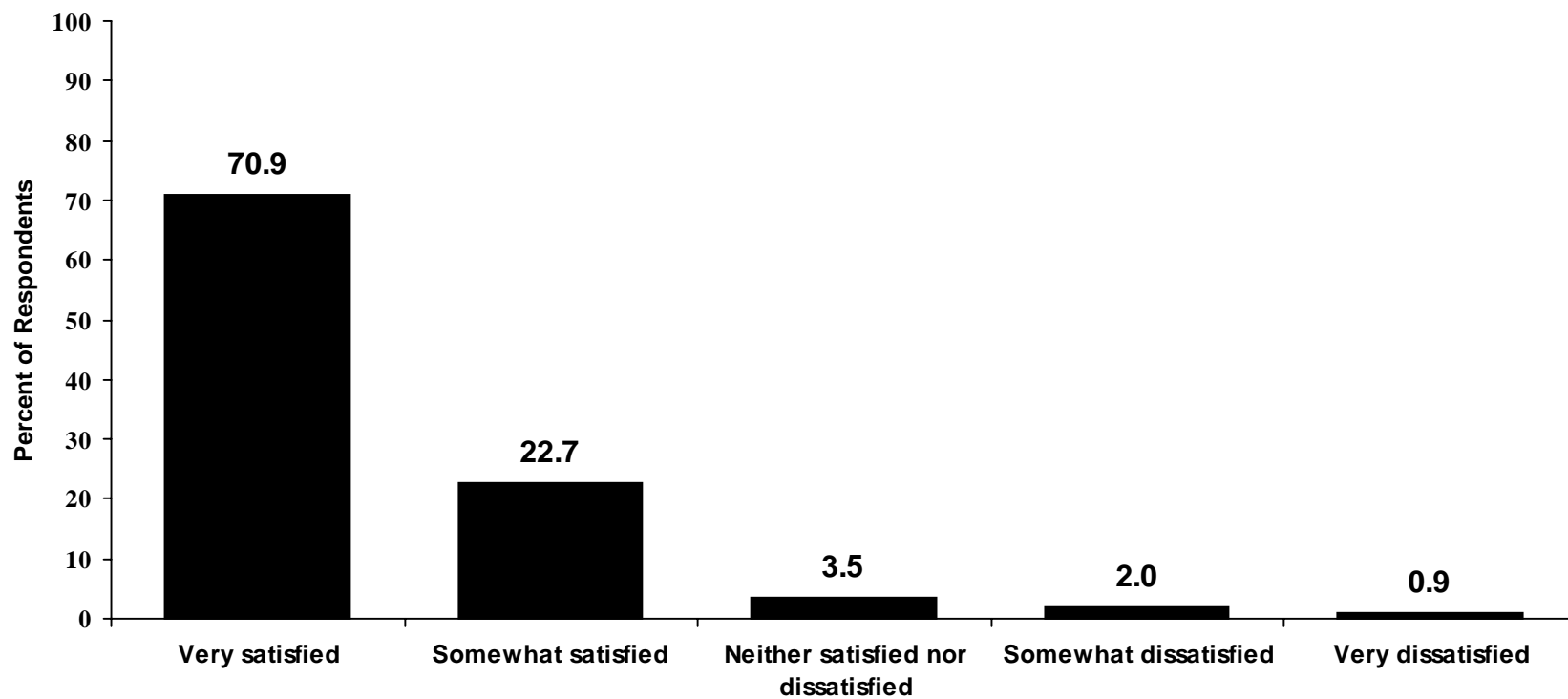
Age



Selected Survey Results

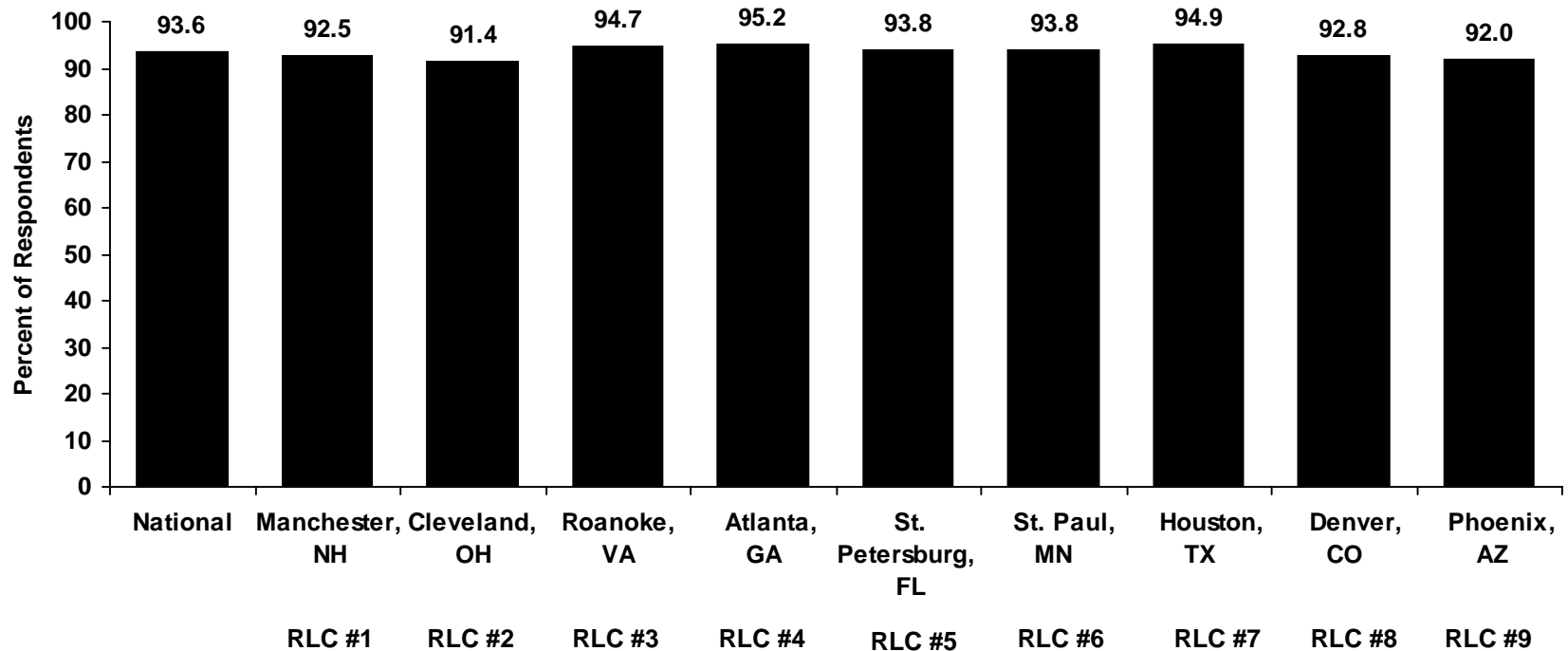
Selected Survey Results

Overall Satisfaction with the VA Home Loan Process (National)

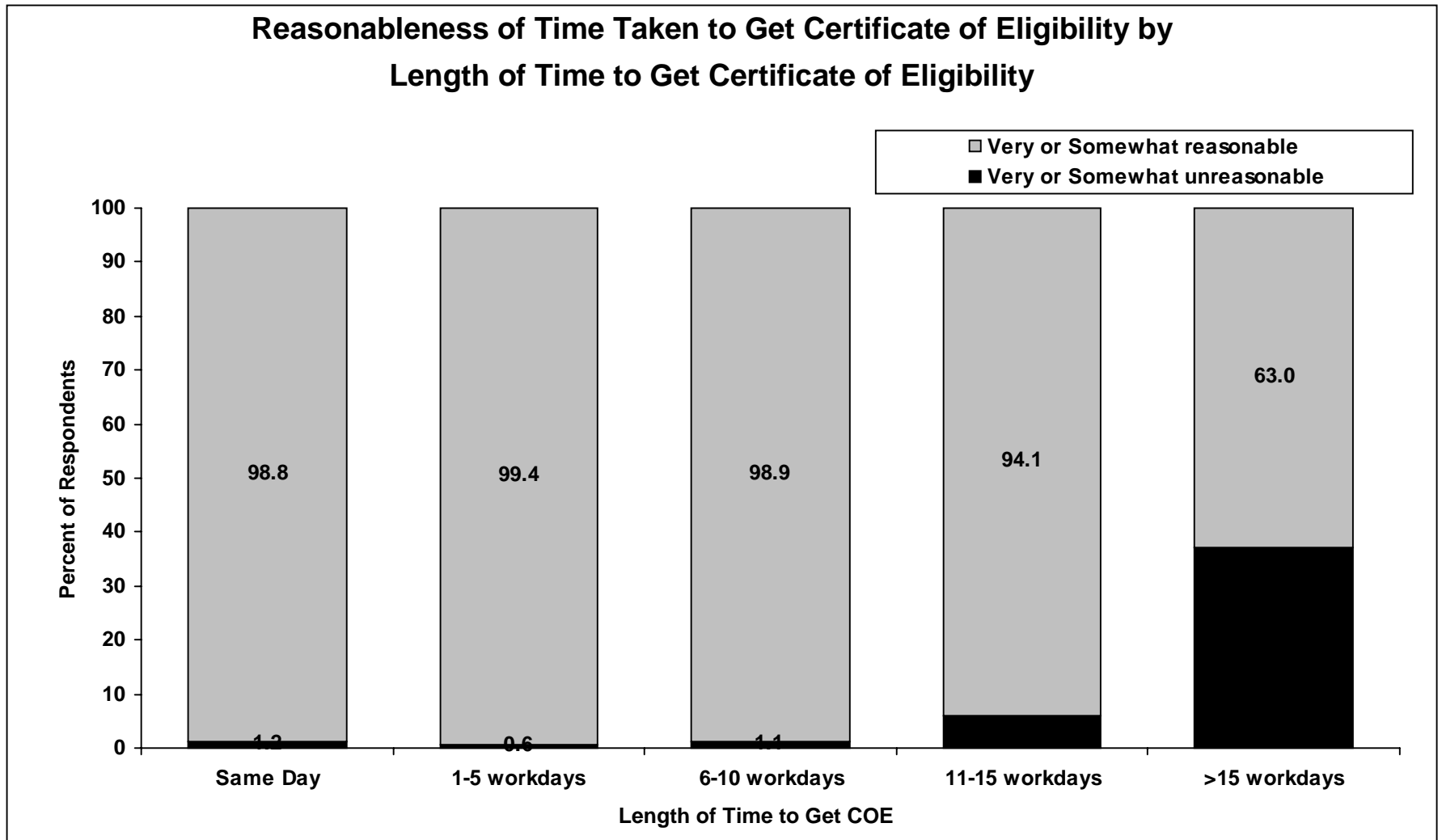


Selected Survey Results

Overall Satisfaction with the VA Home Loan Process by RLC
Regional Loan Centers

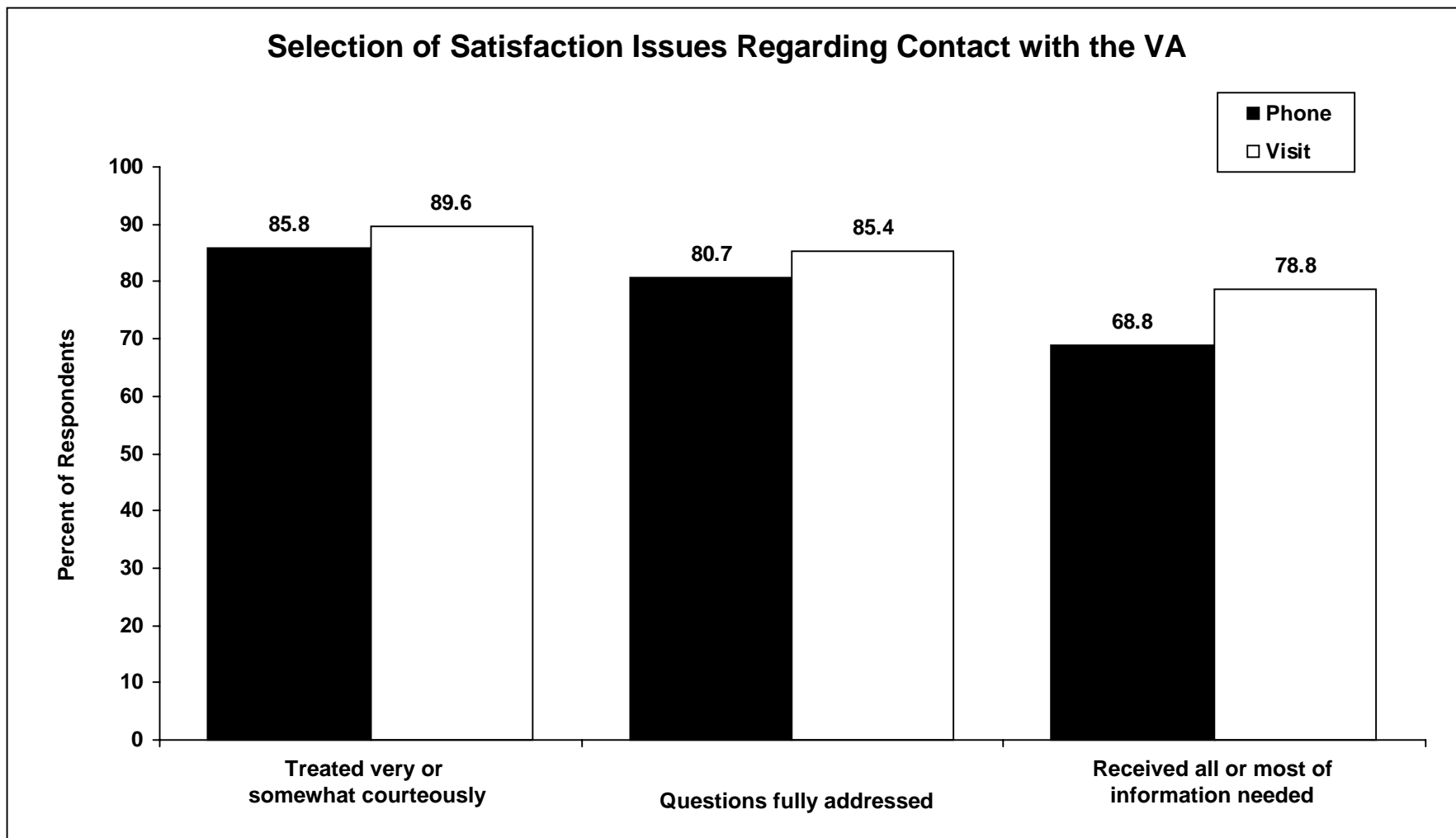


Selected Survey Results

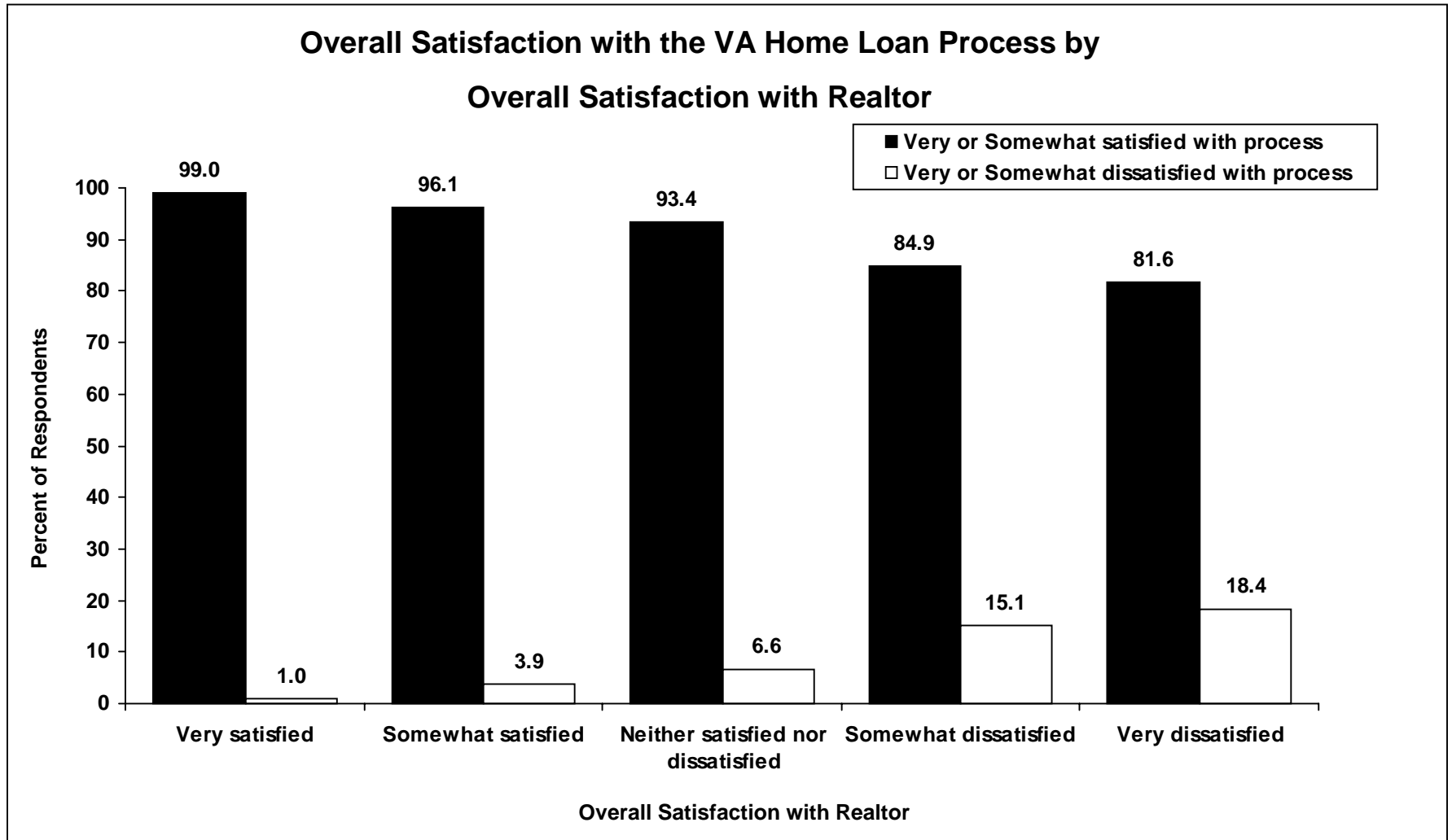


Note: Responses of "neither reasonable or unreasonable" are not included in this analysis

Selected Survey Results

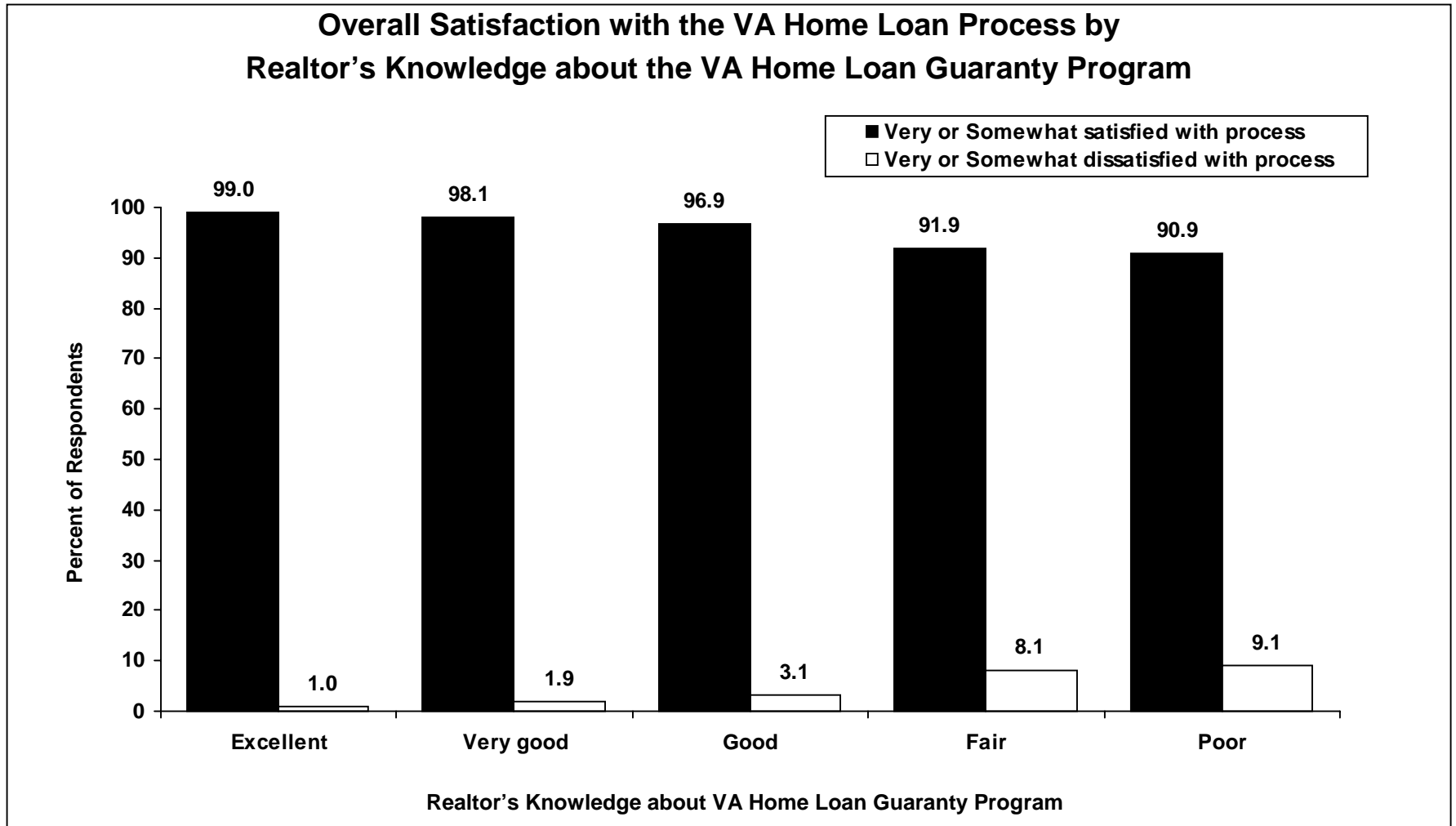


Selected Survey Results



Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

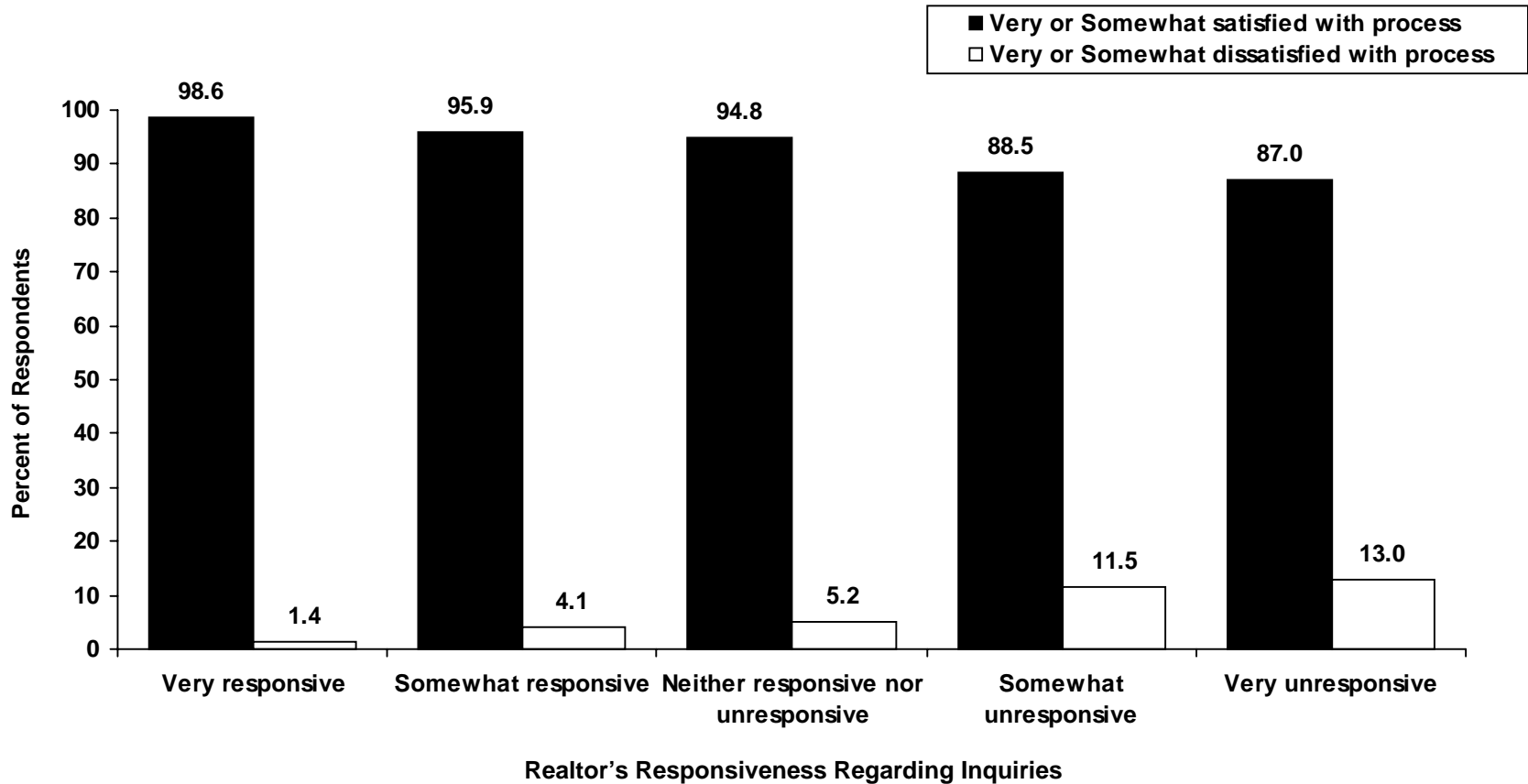
Selected Survey Results



Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Selected Survey Results

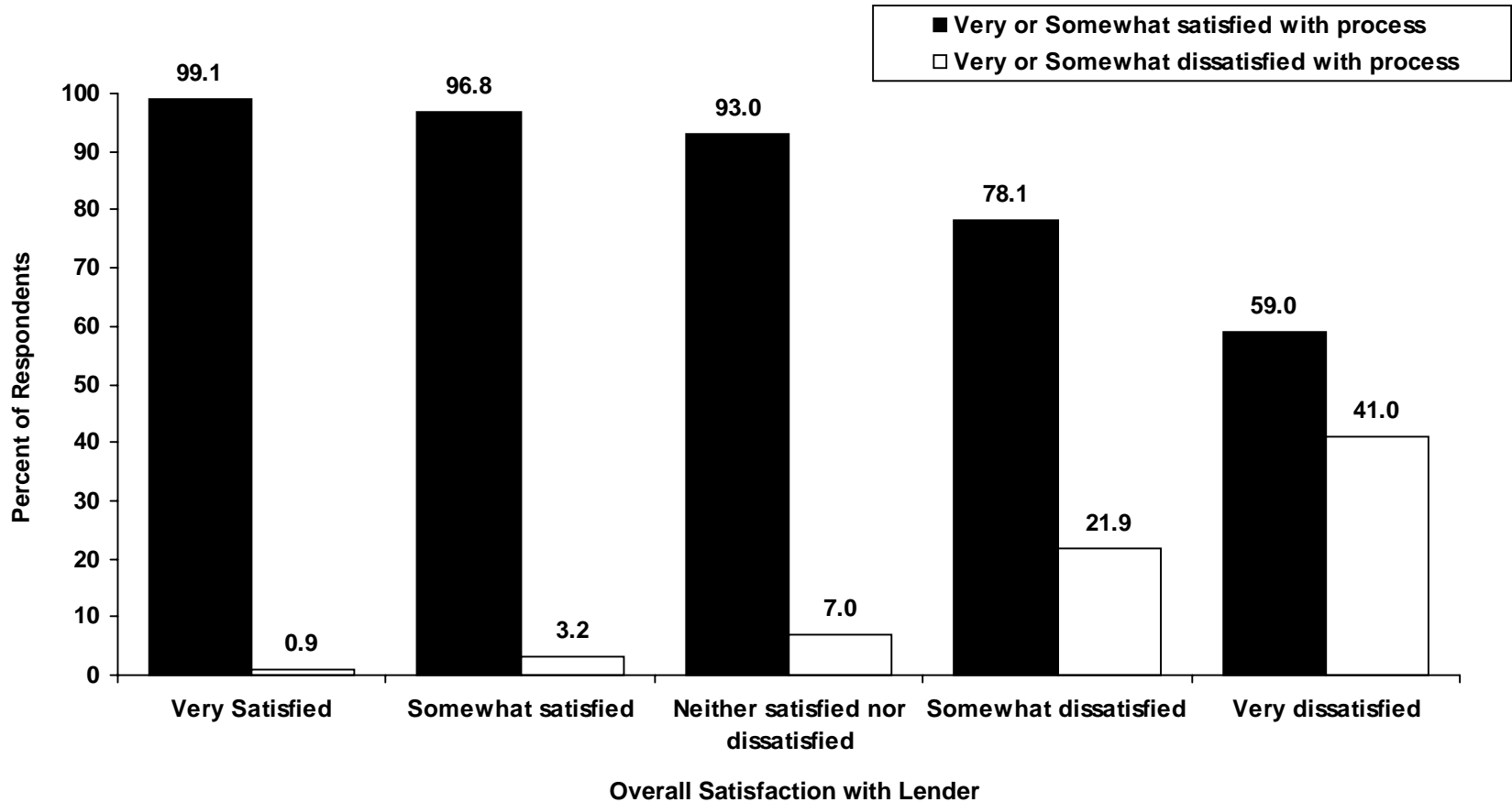
**Overall Satisfaction with the VA Home Loan Process by
Realtor's Responsiveness Regarding Inquiries**



Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Selected Survey Results

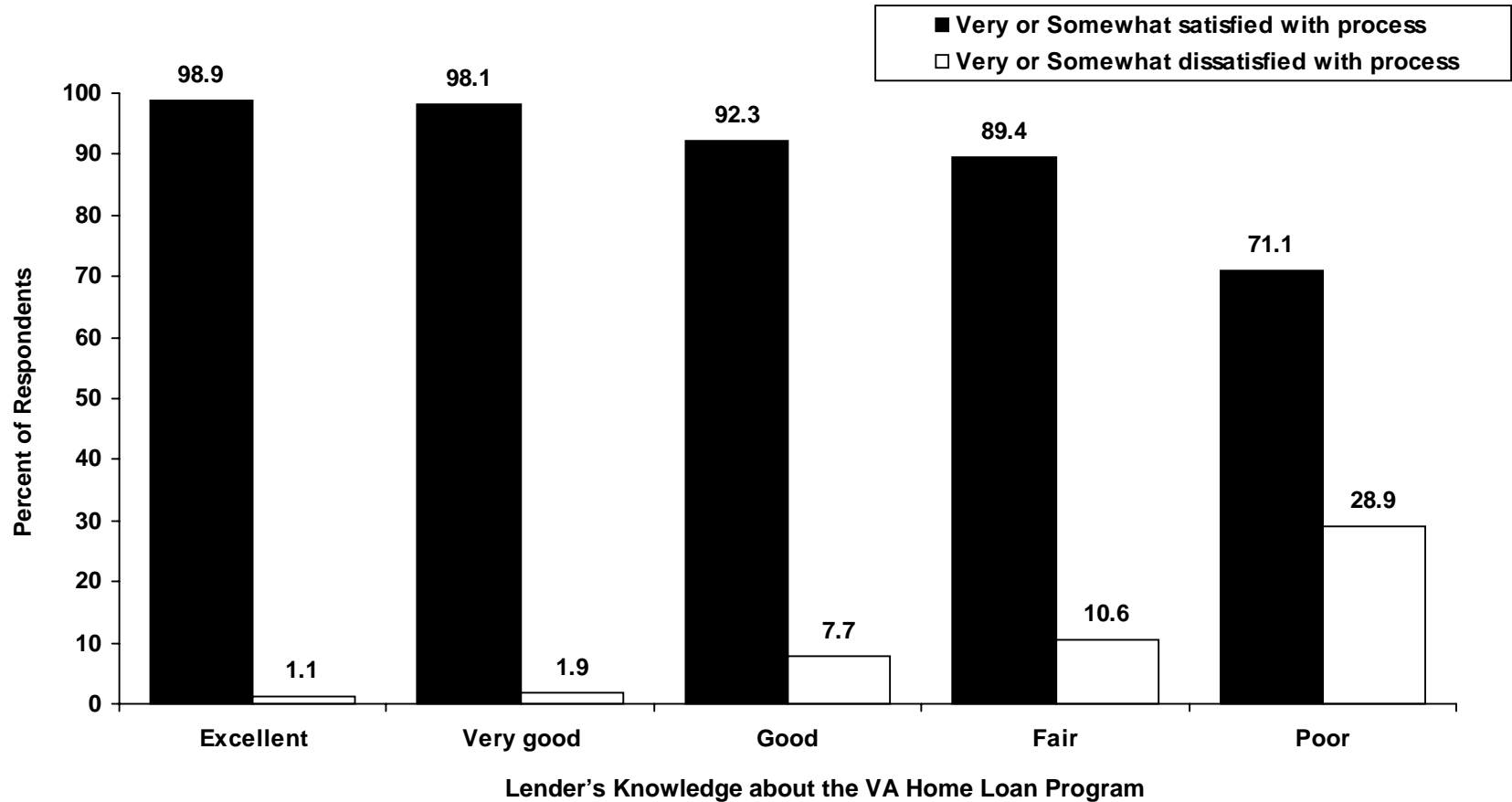
**Overall Satisfaction with the VA Home Loan Process by
Overall Satisfaction with Lender**



Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Selected Survey Results

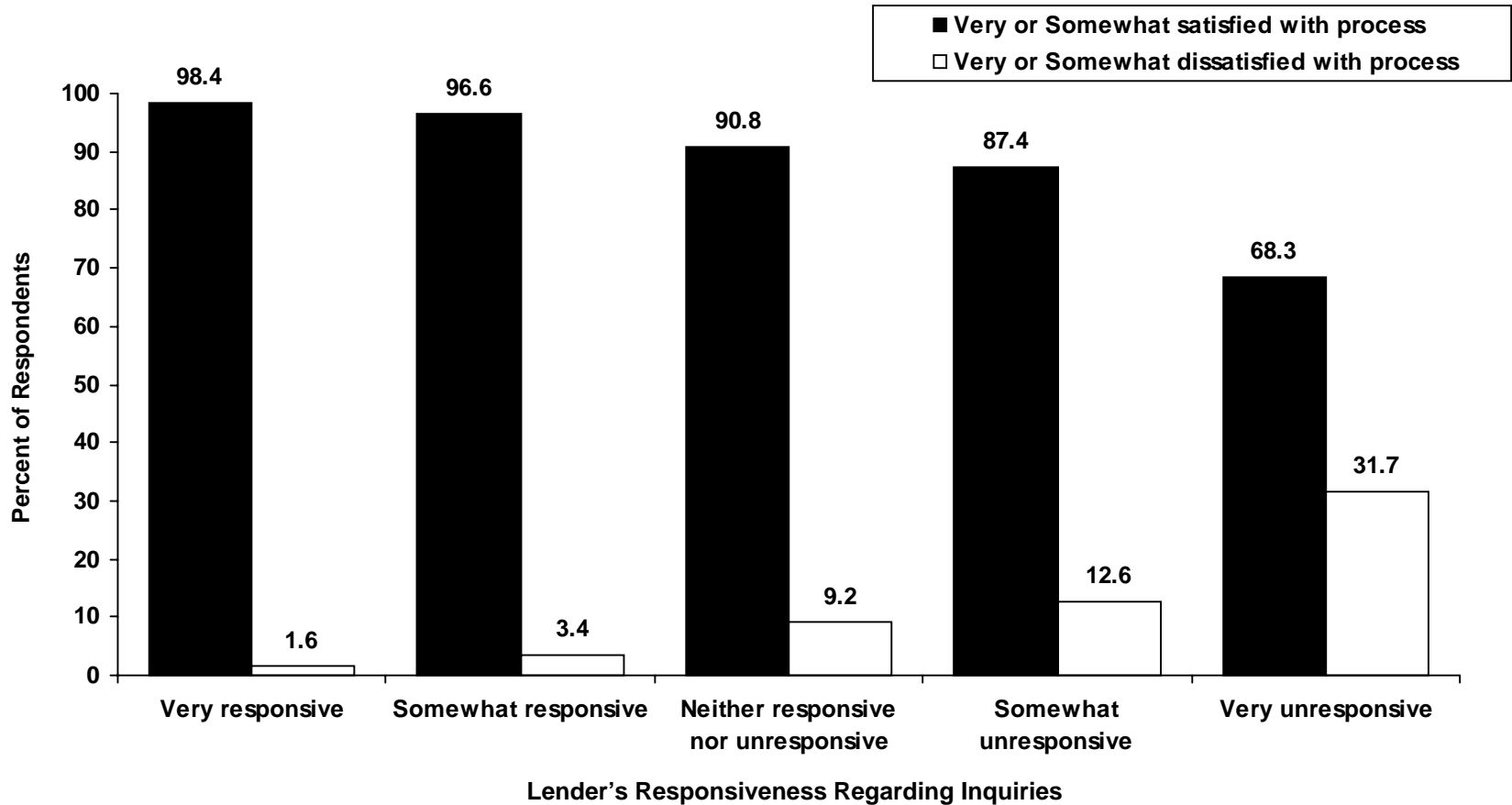
Overall Satisfaction with the VA Home Loan Process by Lender's Knowledge about the VA Home Loan Program



Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Selected Survey Results

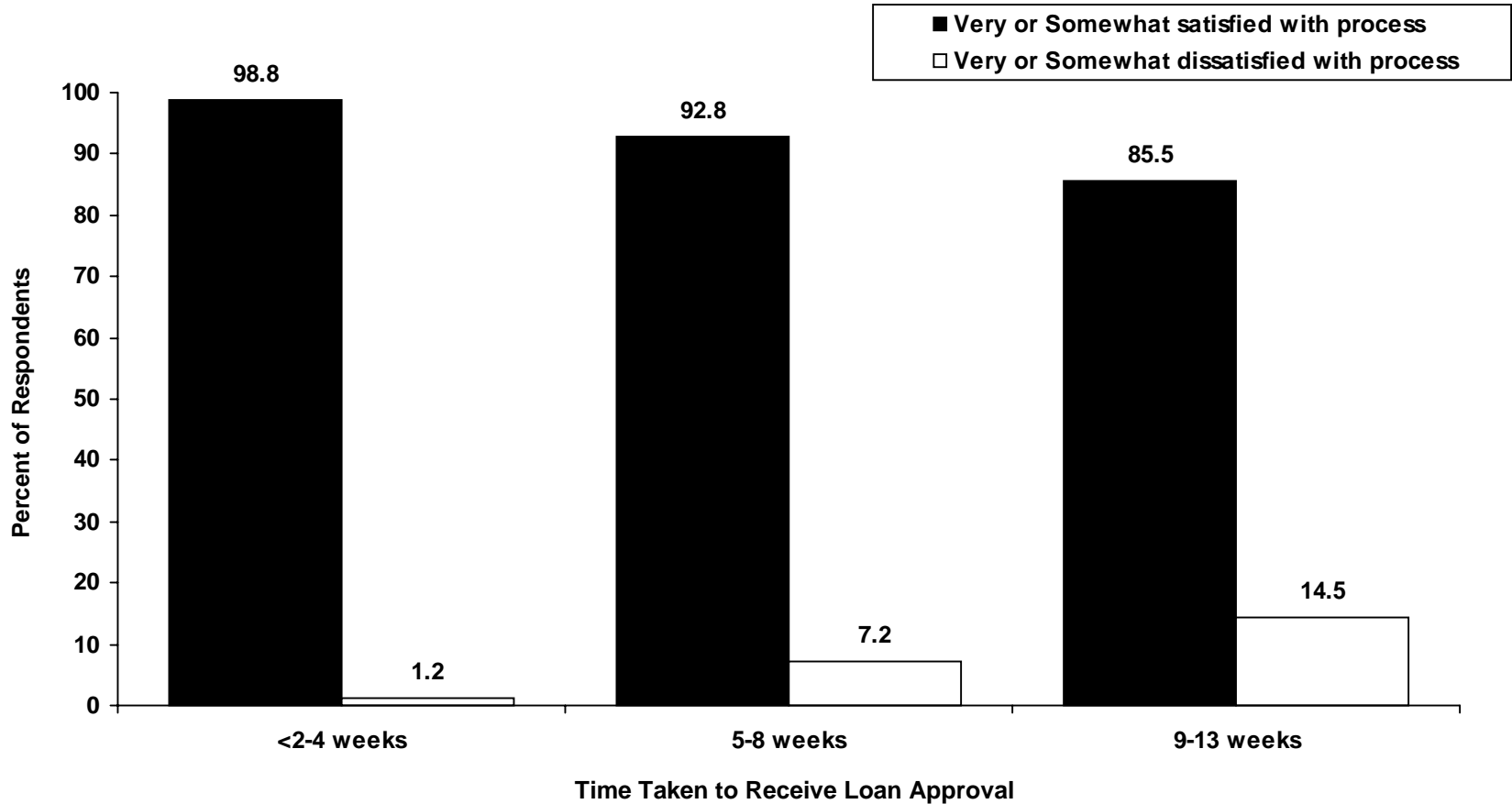
**Overall Satisfaction with the VA Home Loan Process by
the Lender's Responsiveness Regarding Inquiries**



Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Selected Survey Results

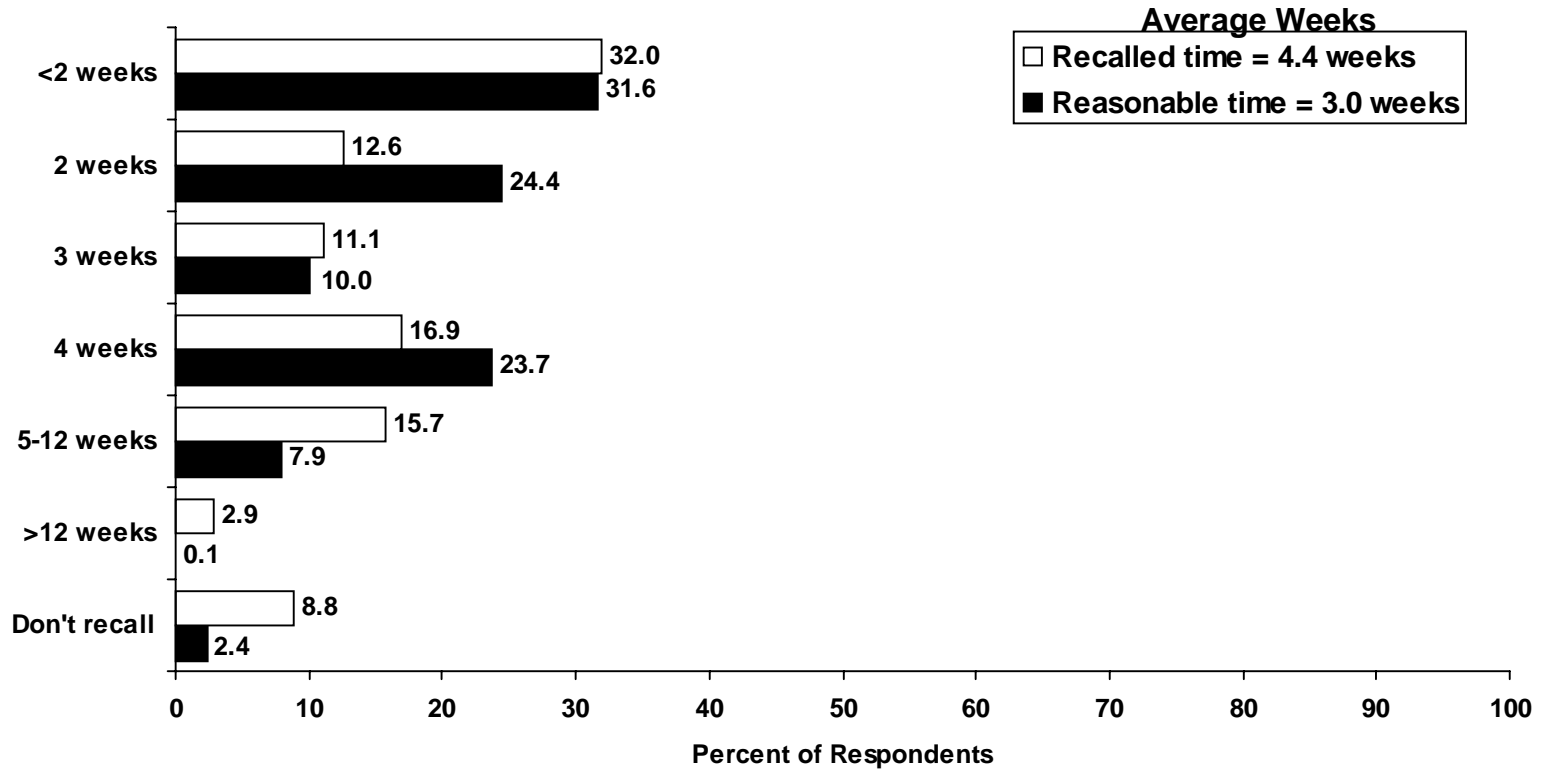
**Overall Satisfaction with the VA Home Loan Process by
Time Taken to Receive Loan Approval**



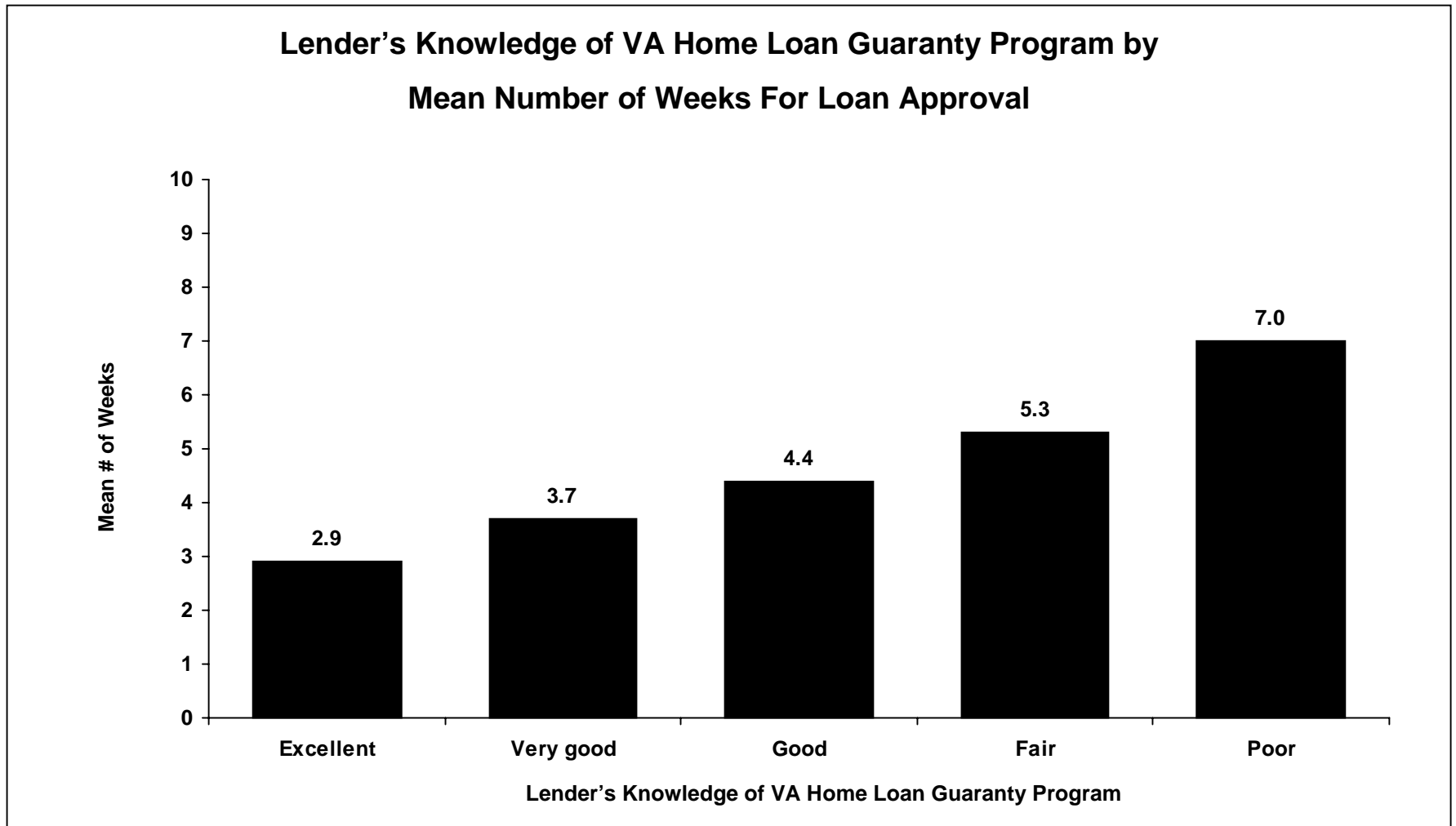
Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Selected Survey Results

Loan Approval: Recalled versus Reasonable Time

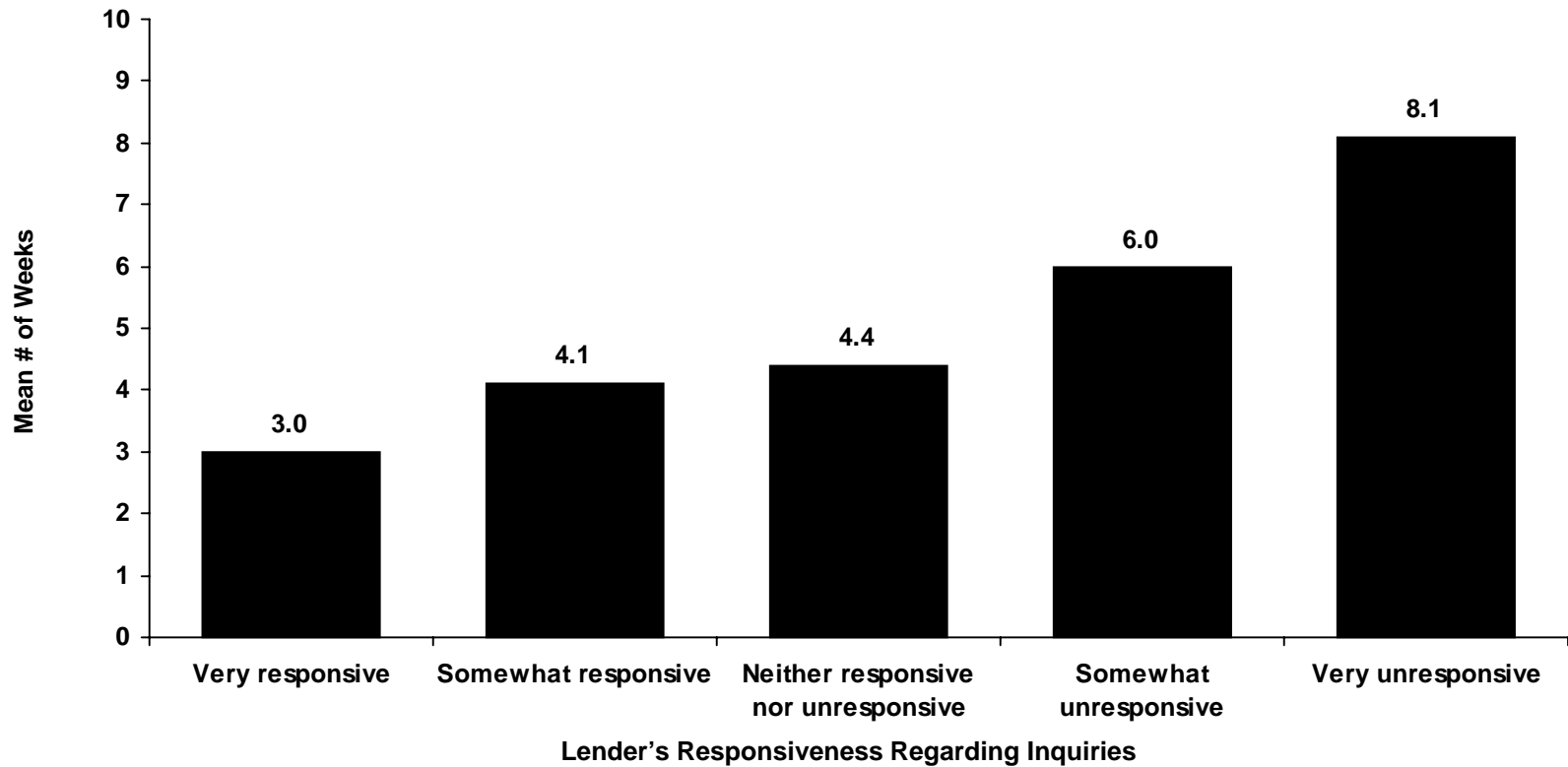


Selected Survey Results



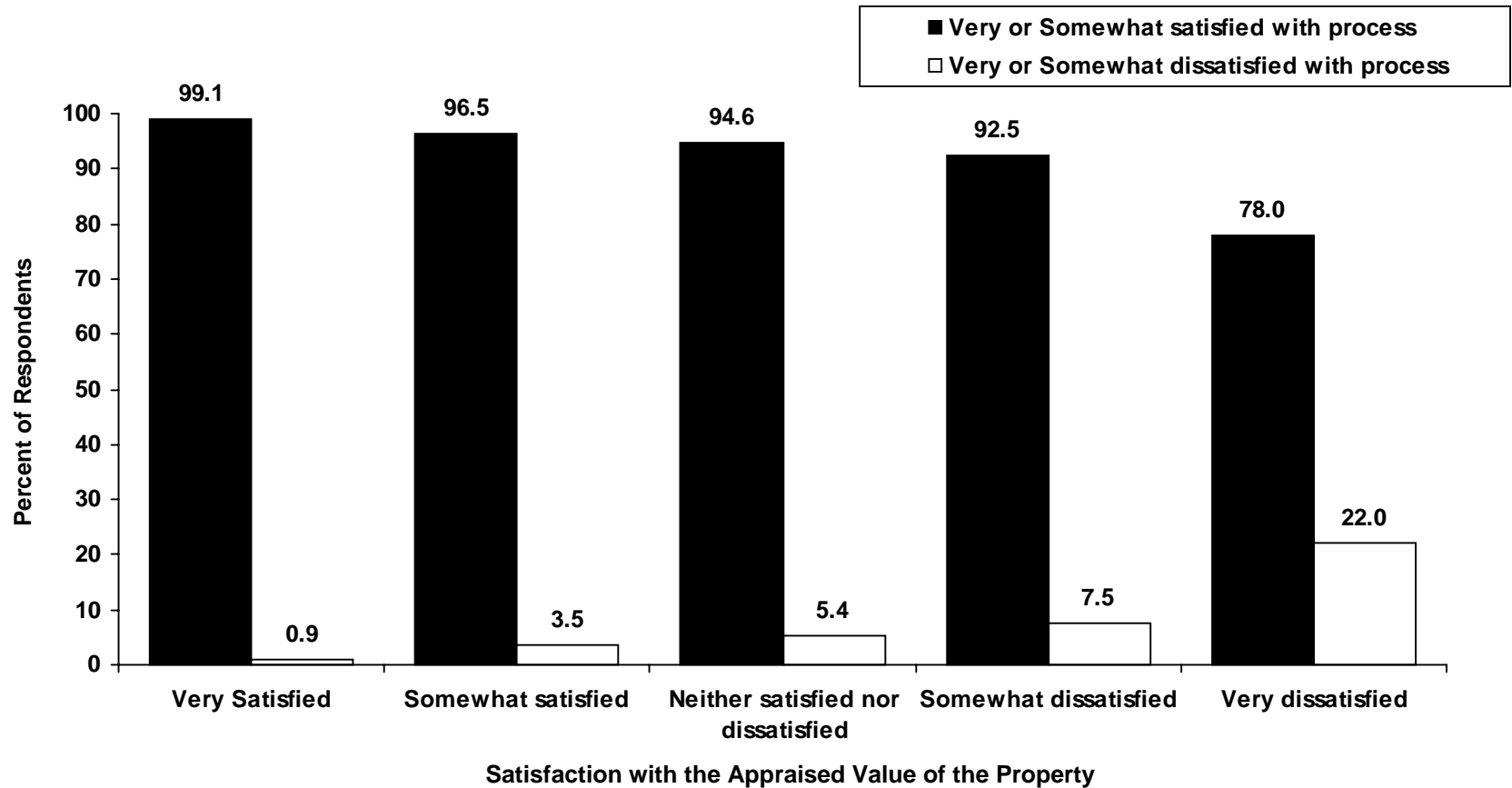
Selected Survey Results

**Lender's Responsiveness Regarding Inquiries by
Mean Number of Weeks For Loan Approval**



Selected Survey Results

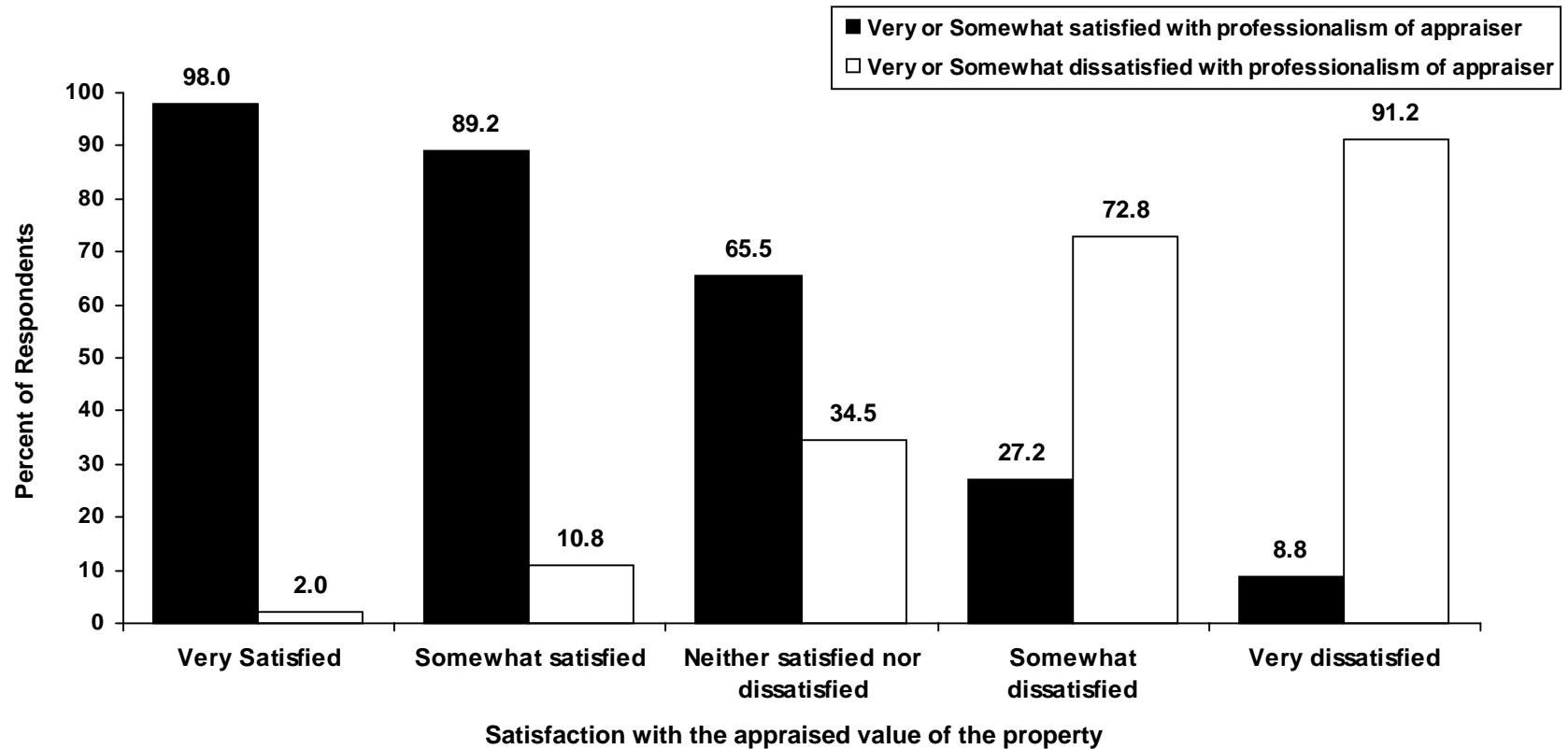
**Overall Satisfaction with the VA Home Loan Process by
Satisfaction with the Appraised Value of the Property**



Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Selected Survey Results

**Satisfaction With The Appraised Value of the Property
by Satisfaction with the Professionalism of the Appraiser**



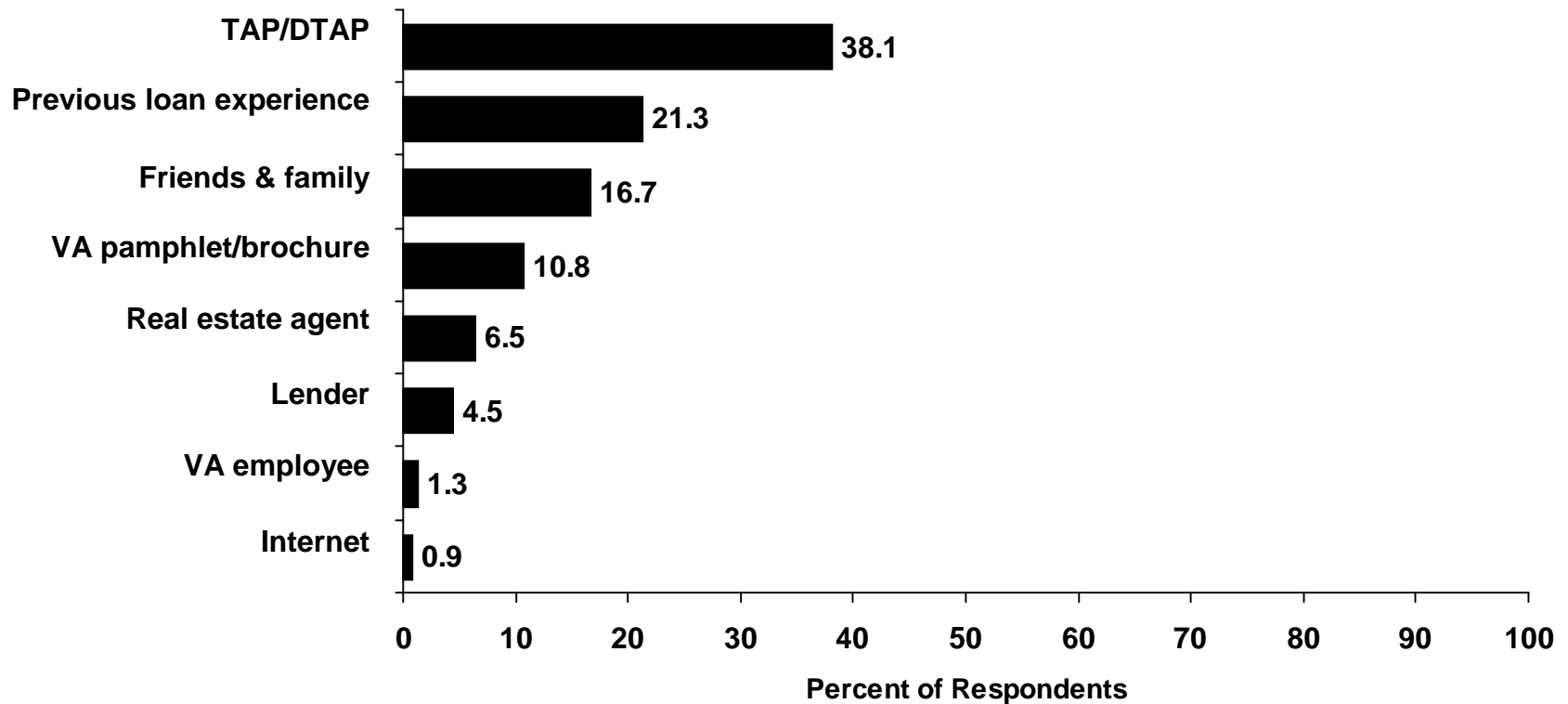
Note: Responses of "neither satisfied nor dissatisfied" for overall satisfaction are not included in this analysis

Appendix A: Overall Frequencies

Overall Frequencies for Background

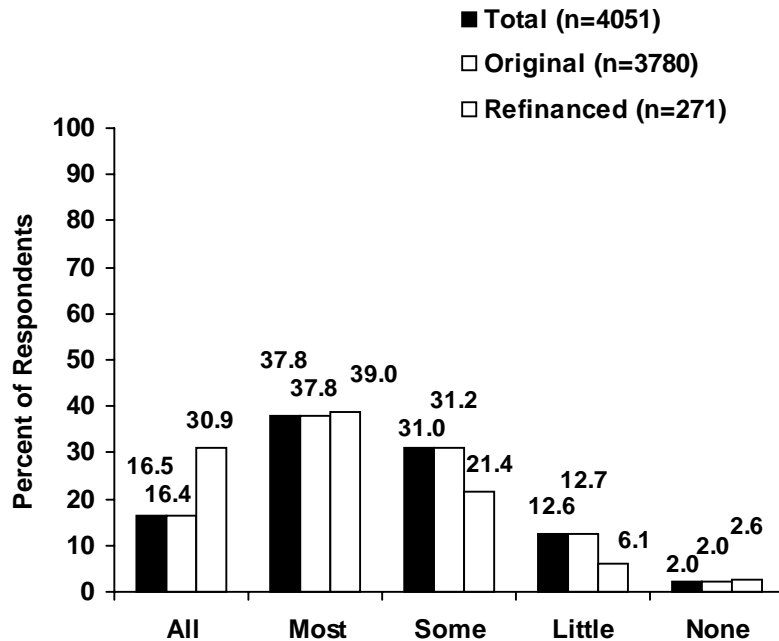
Q1. How did you FIRST learn about the VA home loan guaranty program?

Total (n=4078)

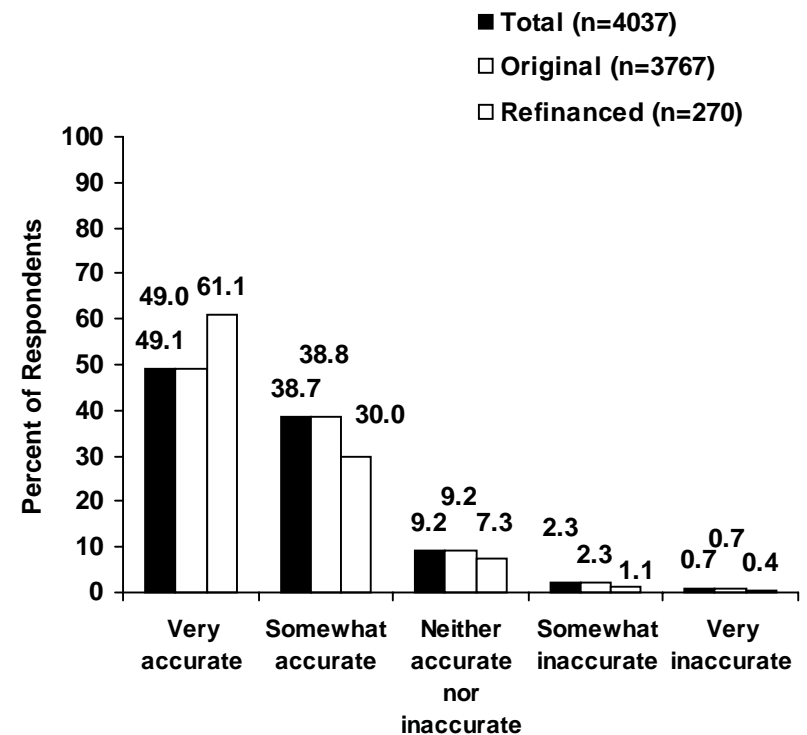


Overall Frequencies for Background

Q2. Looking back, how much of what you NEEDED TO KNOW did you get from this source?

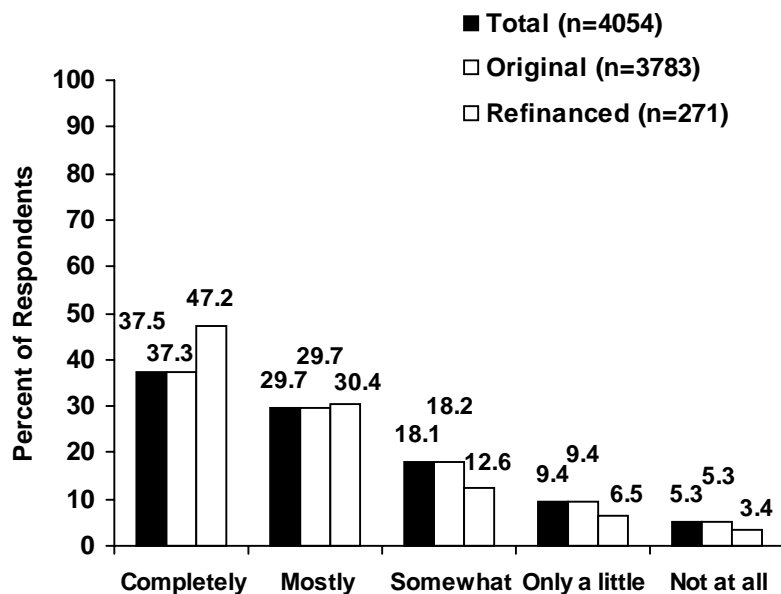


Q3. How accurate was the information you received?

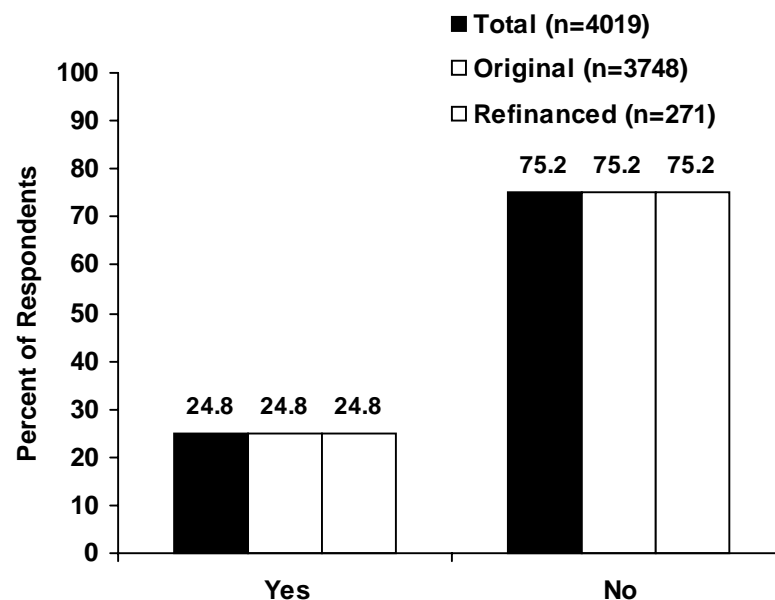


Overall Frequencies for Background/Phone Contact

Q4. At the beginning of your home buying process, how completely did you understand the dollar amount of the loan the VA would guarantee?

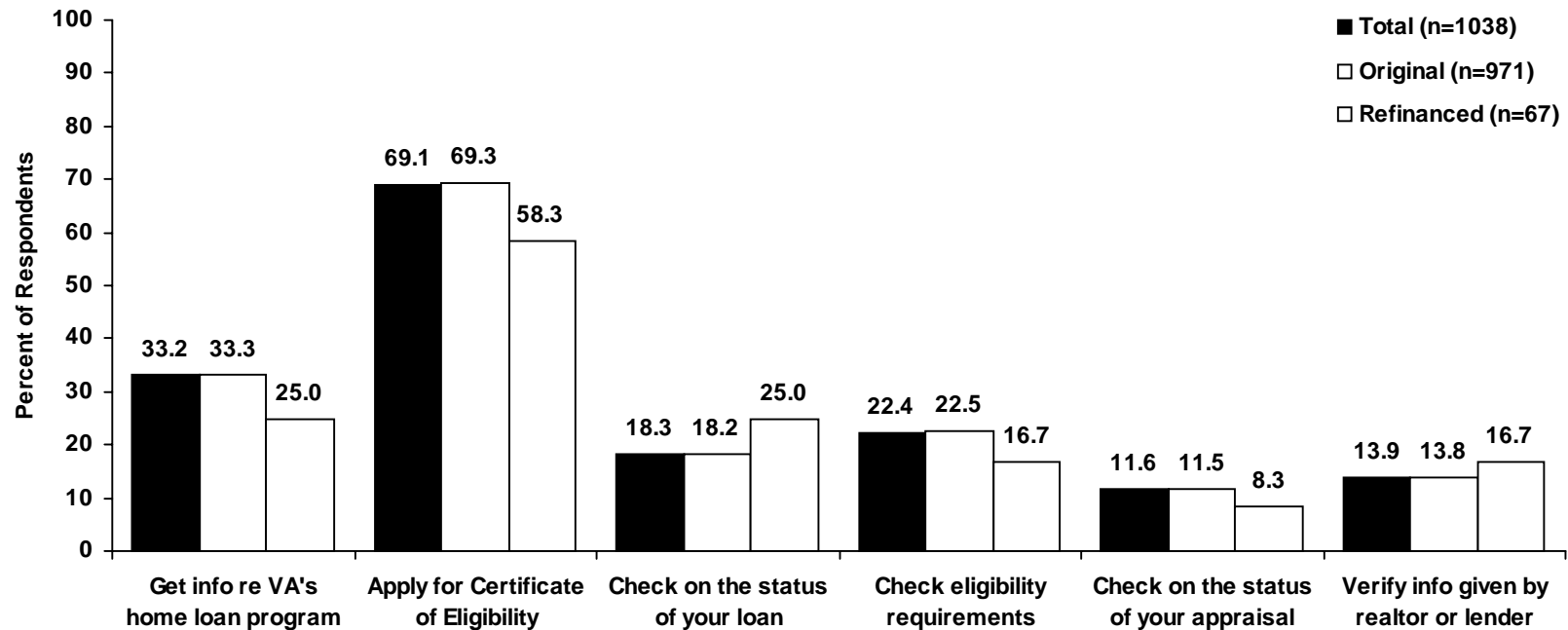


Q5. Did you ever try to reach the VA using the toll-free number during your home buying/refinancing process?



Overall Frequencies for Phone Contact

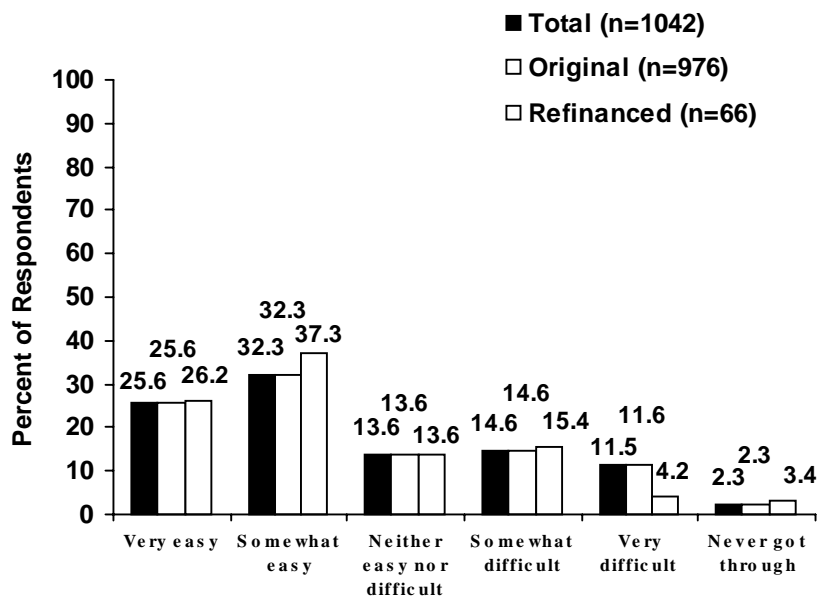
Q6. Why did you call the VA? (Mark all that apply.)



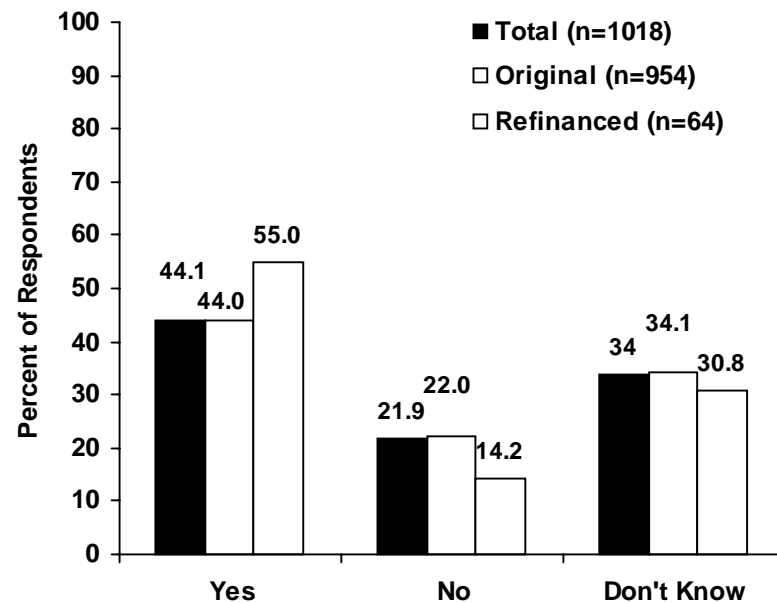
Note: Respondents were allowed multiple responses for this question. Therefore, the total percentages do not sum to 100 percent.

Overall Frequencies for Phone Contact

Q7. How easy was it to get through to VA on the phone?

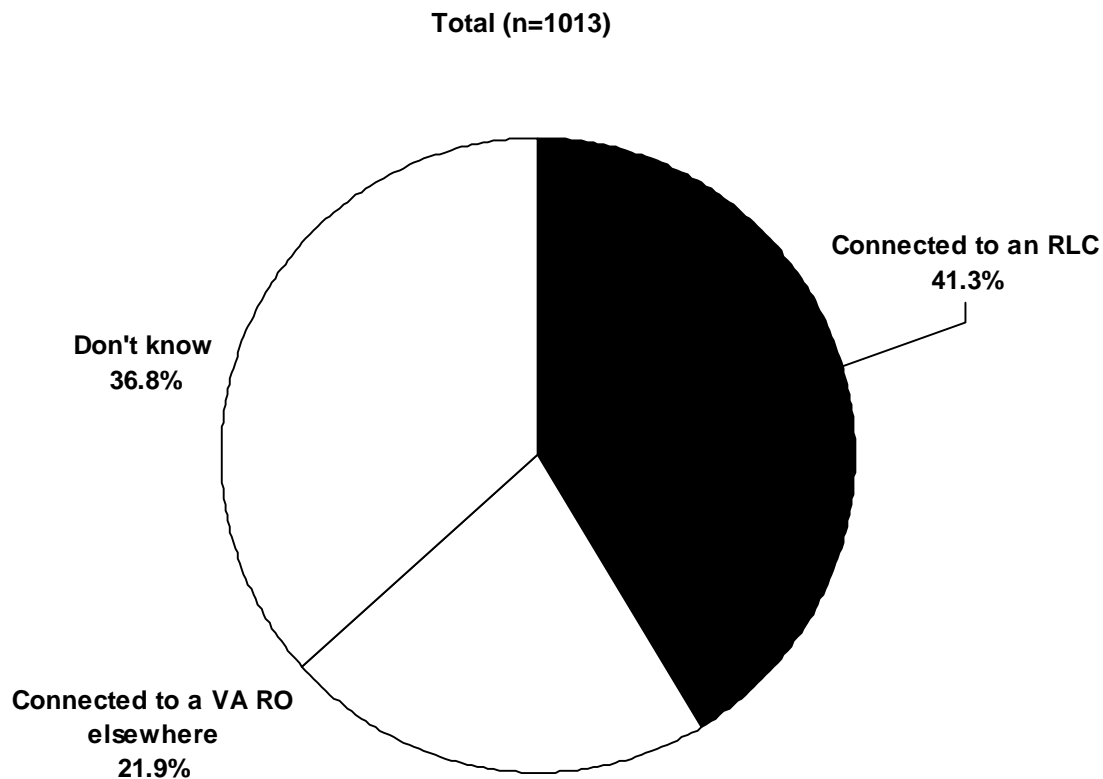


Q8. When you called the toll-free number, were you connected directly to a VA Regional Loan Center?



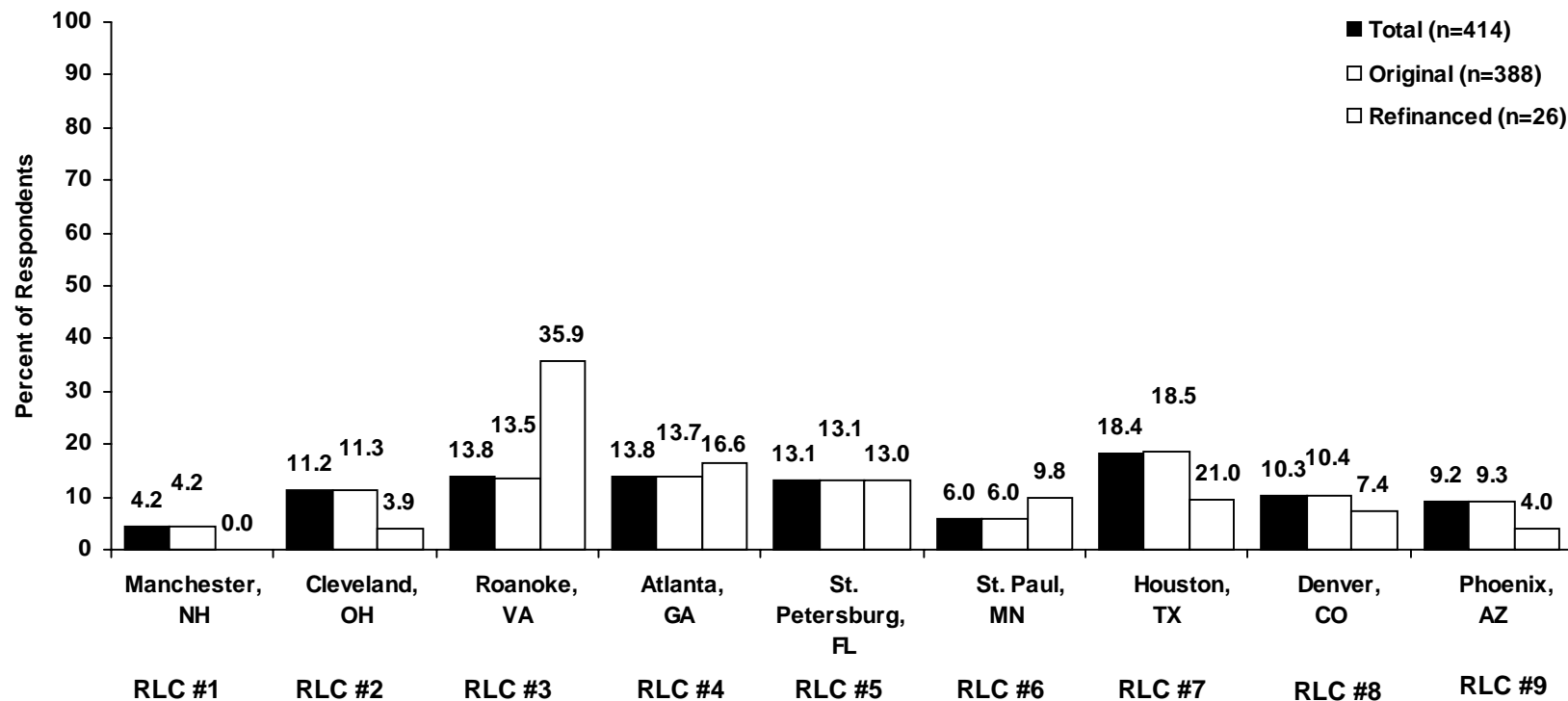
Overall Frequencies for Phone Contact

Q9a. Which, if any, of the following VA Regional Loan Centers were you connected with?



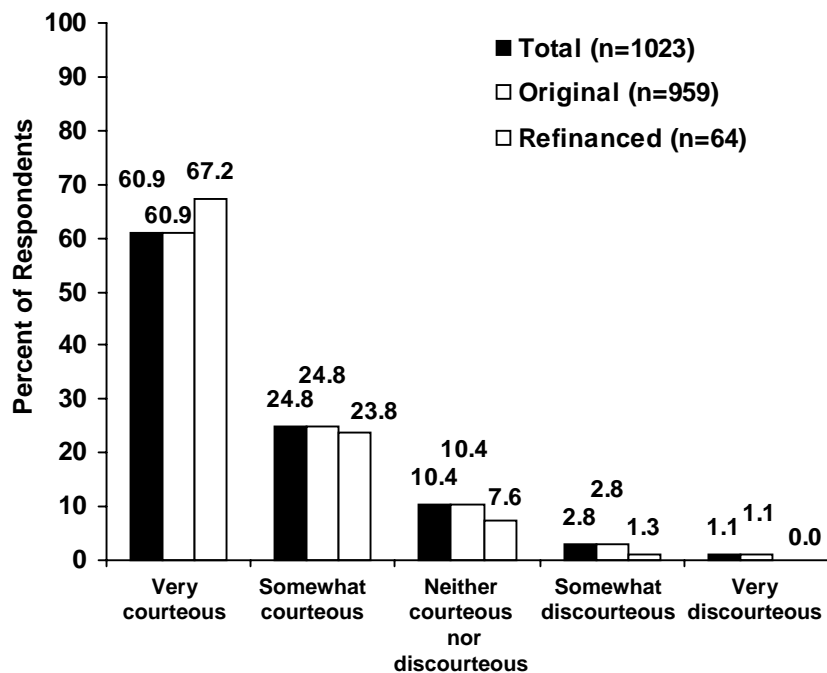
Overall Frequencies for Phone Contact

Q9b. Which, if any, of the following VA Regional Loan Centers were you connected with?

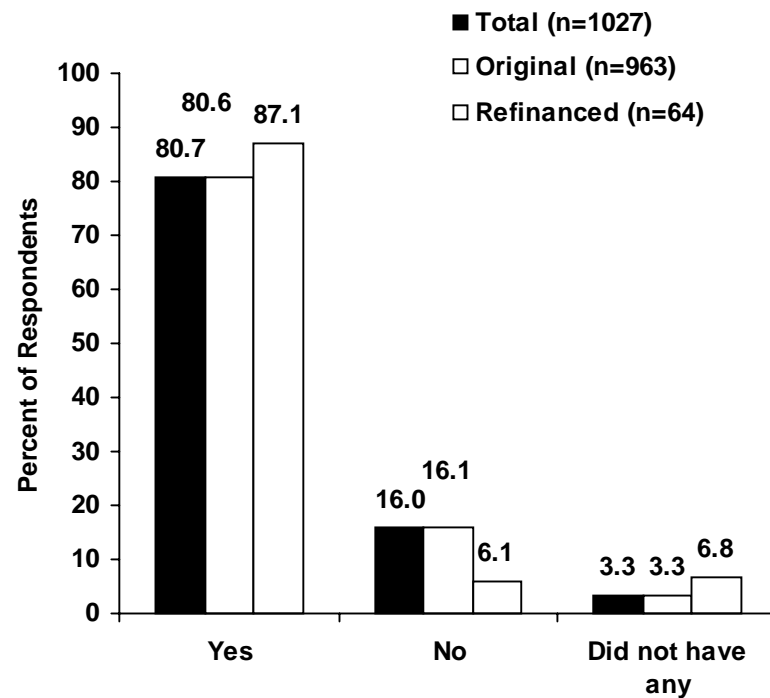


Overall Frequencies for Phone Contact

Q10. How courteous were VA employees you spoke to on the telephone?

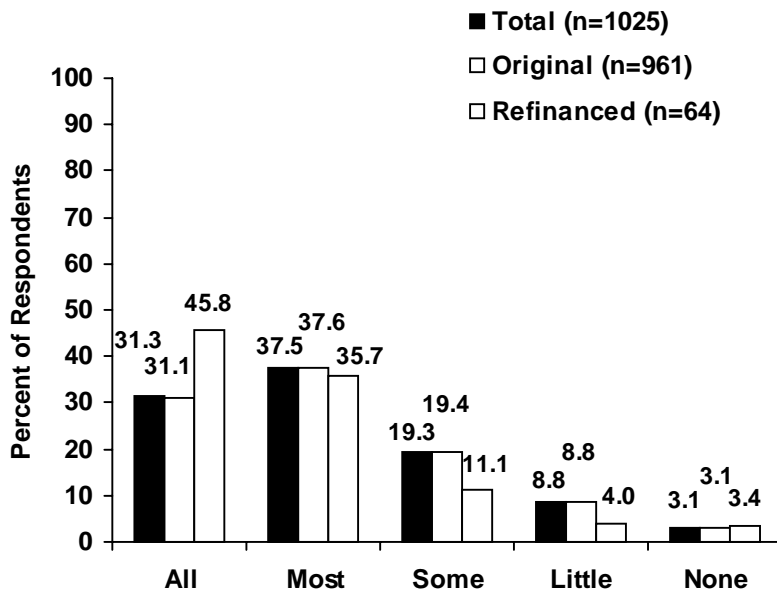


Q11. Did VA employees fully address all your questions, concerns, or complaints?

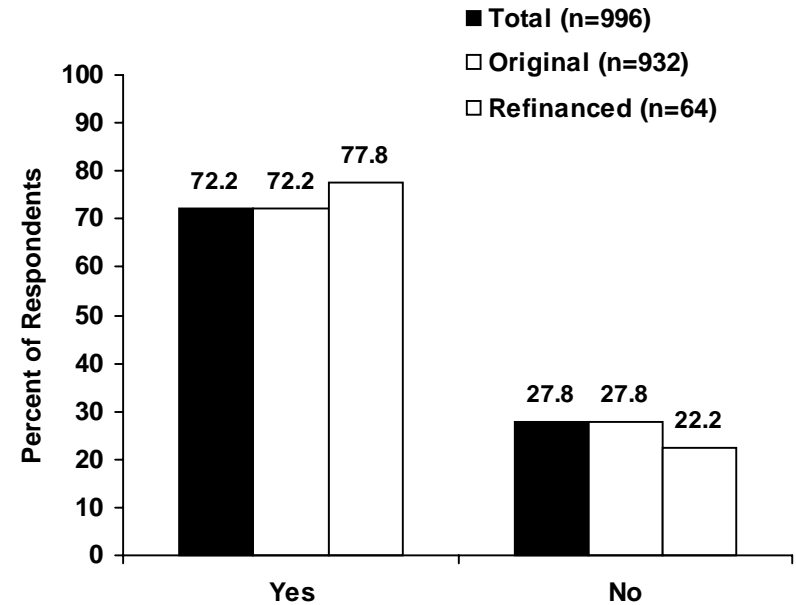


Overall Frequencies for Phone Contact

Q12. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?

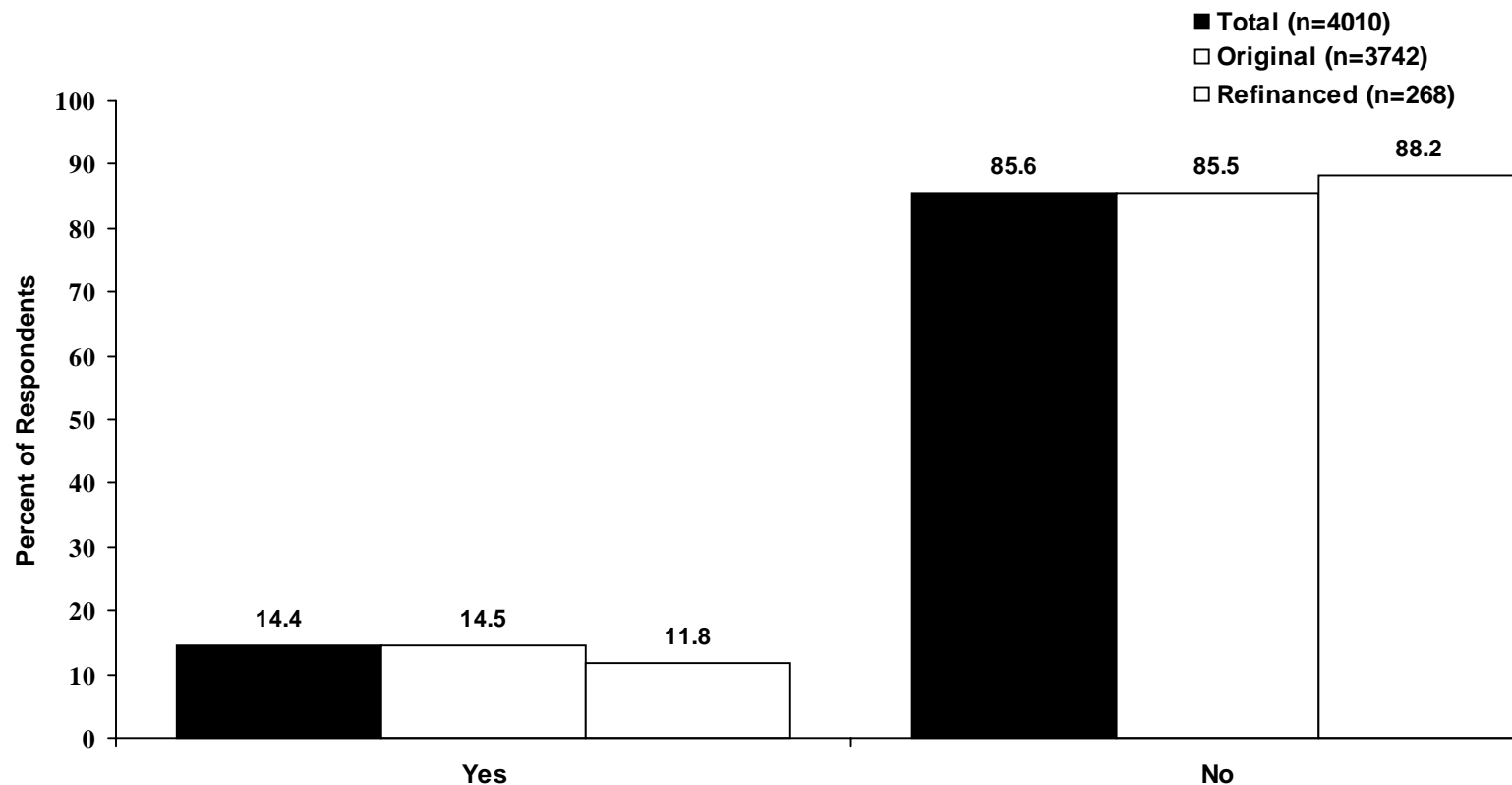


Q13. Were you able to get information about your particular loan?



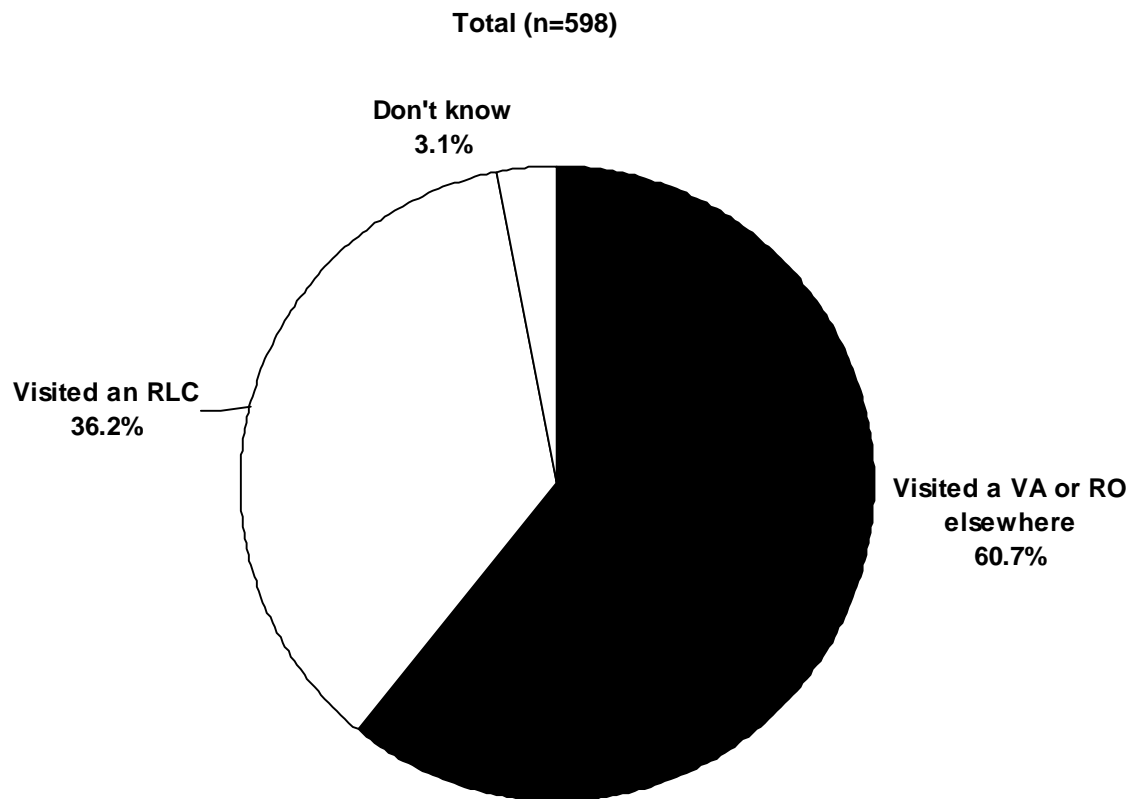
Overall Frequencies for Visiting a VA Regional Loan Center or Regional Office

Q14. Did you ever visit a VA Regional Loan Center or Regional Office during your home buying/refinancing process?



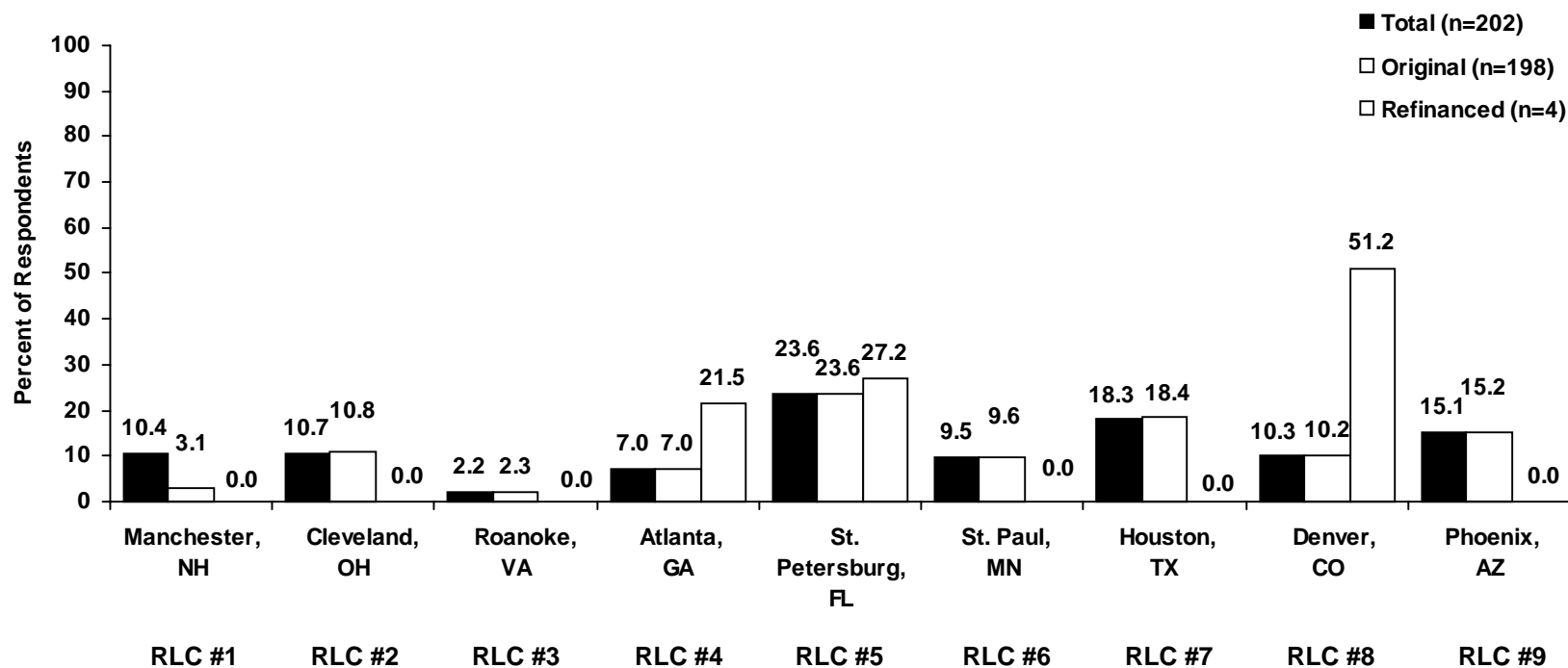
Overall Frequencies for Visiting a Regional Loan Center or Regional Office

Q15a. Which, if any, of the following VA Regional Loan Centers did you visit?



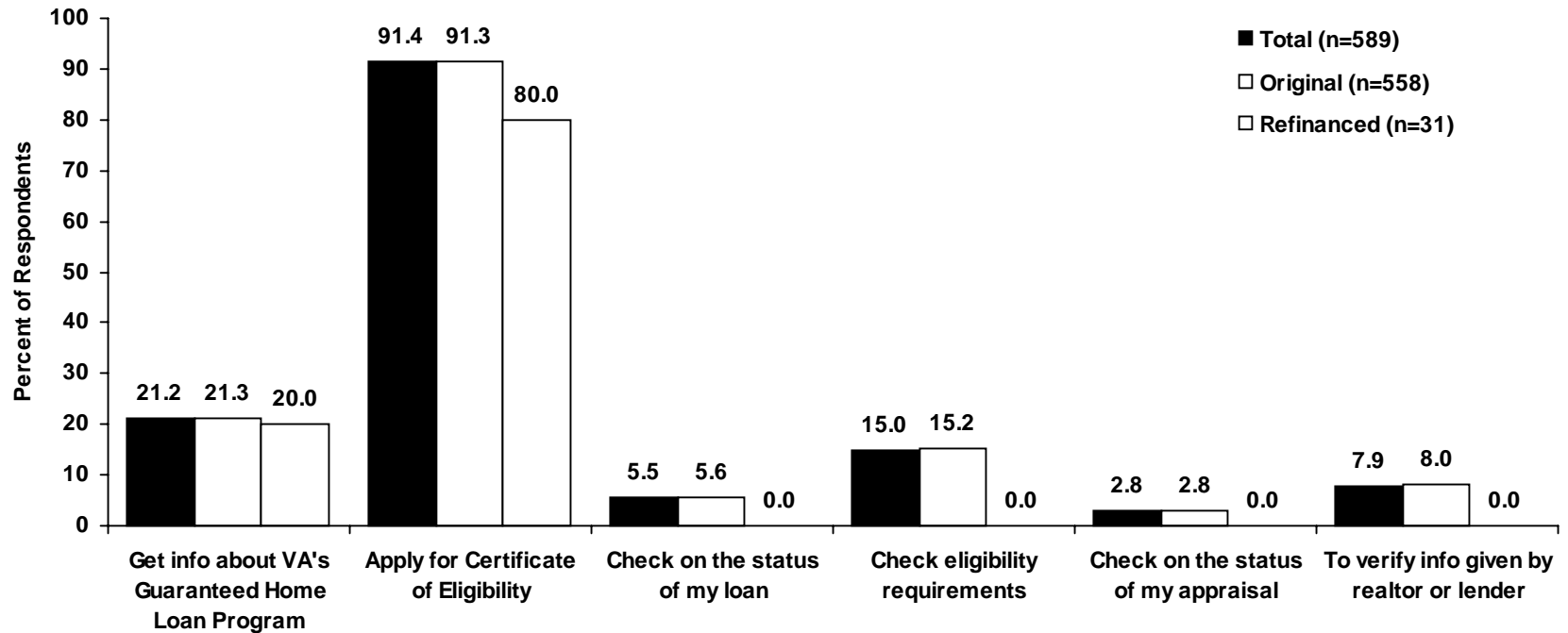
Overall Frequencies for Visiting a Regional Loan Center or Regional Office

Q15b. Which, if any, of the following VA Regional Loan Centers did you visit?



Overall Frequencies for Visiting A Regional Loan Center or Regional Office

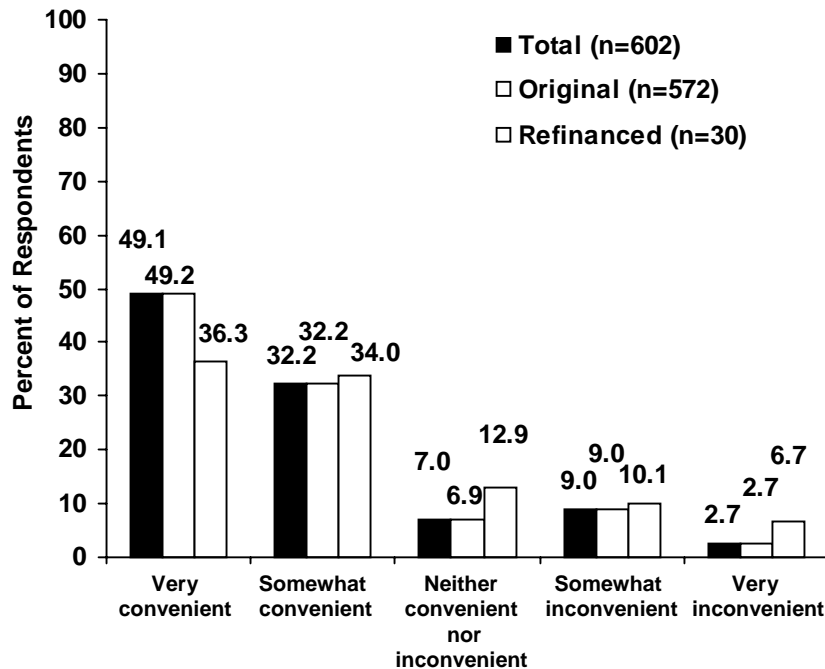
**Q16. Why did you visit a VA Regional Loan Center or Regional Office?
(Mark all that apply.)**



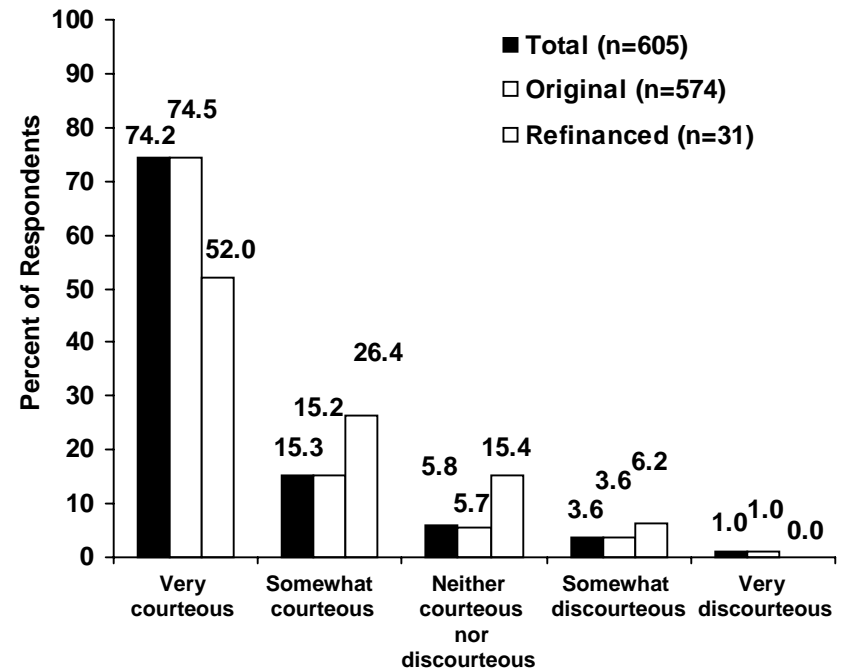
Note: Respondents were allowed multiple responses for this question.
Therefore, the total percentages do not sum to 100 percent.

Overall Frequencies for Visiting a Regional Loan Center or Regional Office

Q17. How convenient was the location of the VA Regional Loan Center or Regional Office?

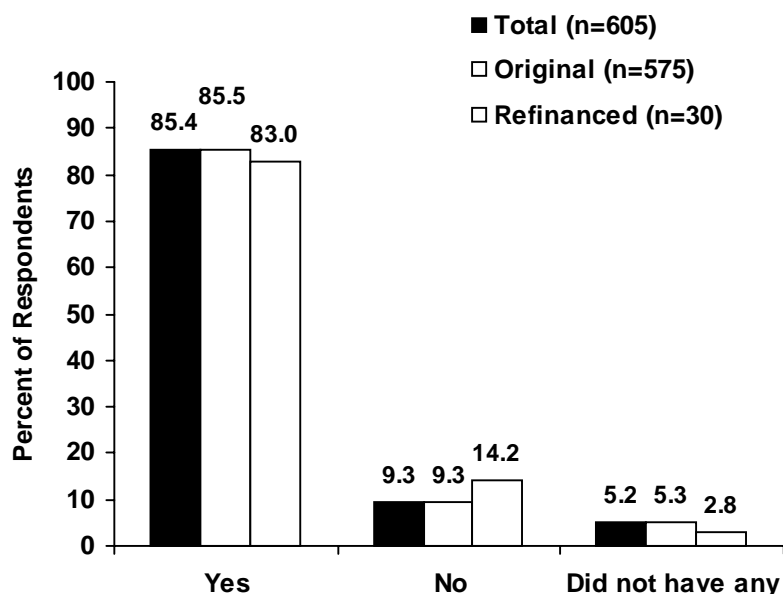


Q18. How courteous were VA employees when you visited the Regional Loan Center or Regional Office?

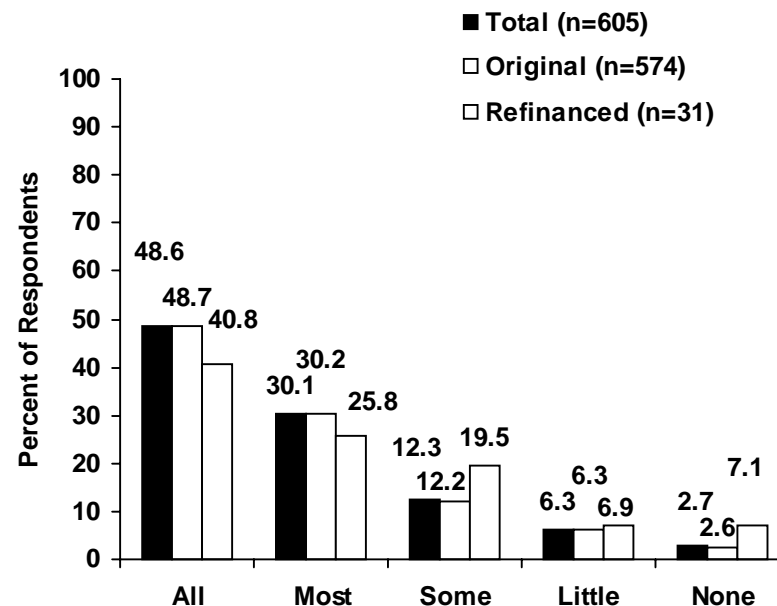


Overall Frequencies for Visiting A Regional Loan Center or Regional Office

Q19. Did VA employees fully address all your questions, concerns, or complaints?

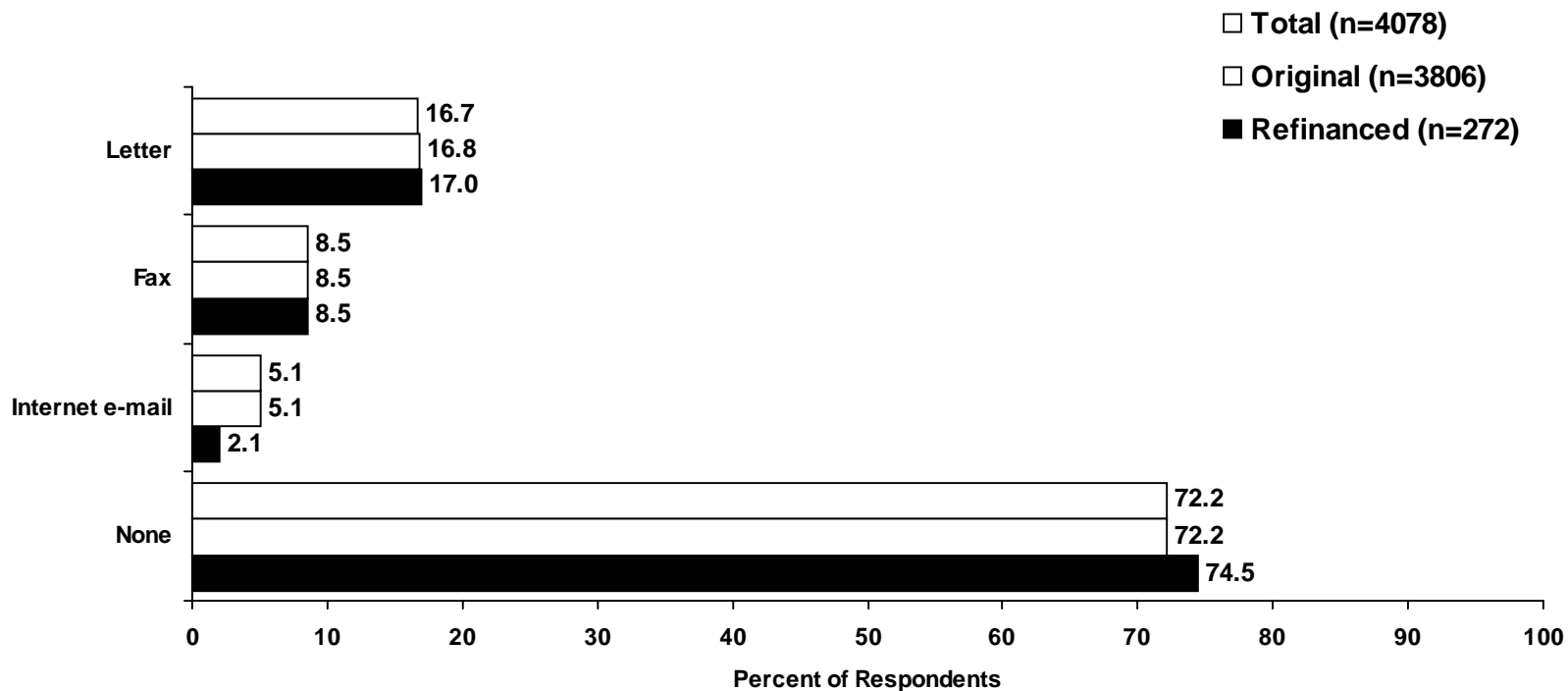


Q20. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center or Regional Office?



Overall Frequencies for Other Methods of Contact

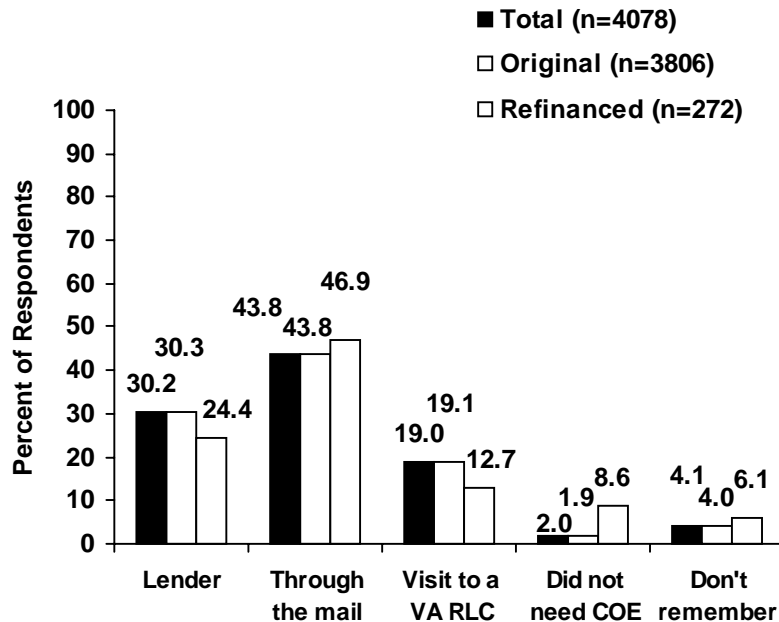
Q21. During your home buying/refinancing process, what other methods did you use to contact the VA? (Mark all that apply.)



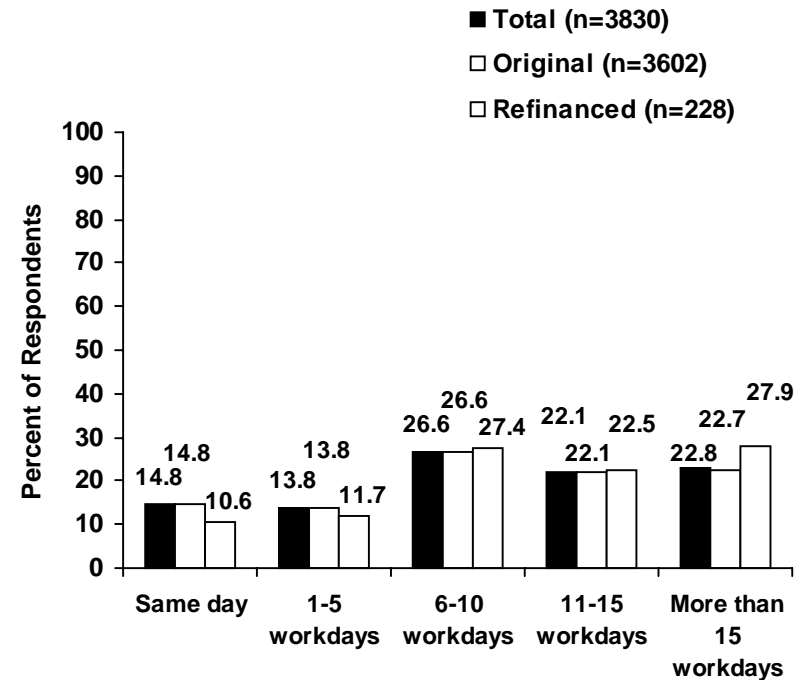
Note: Respondents were allowed multiple responses for this question.
Therefore, the total percentages do not sum to 100 percent.

Overall Frequencies for Certificate of Eligibility

Q22. How did you obtain your Certificate of Eligibility for Loan Guaranty Benefits?

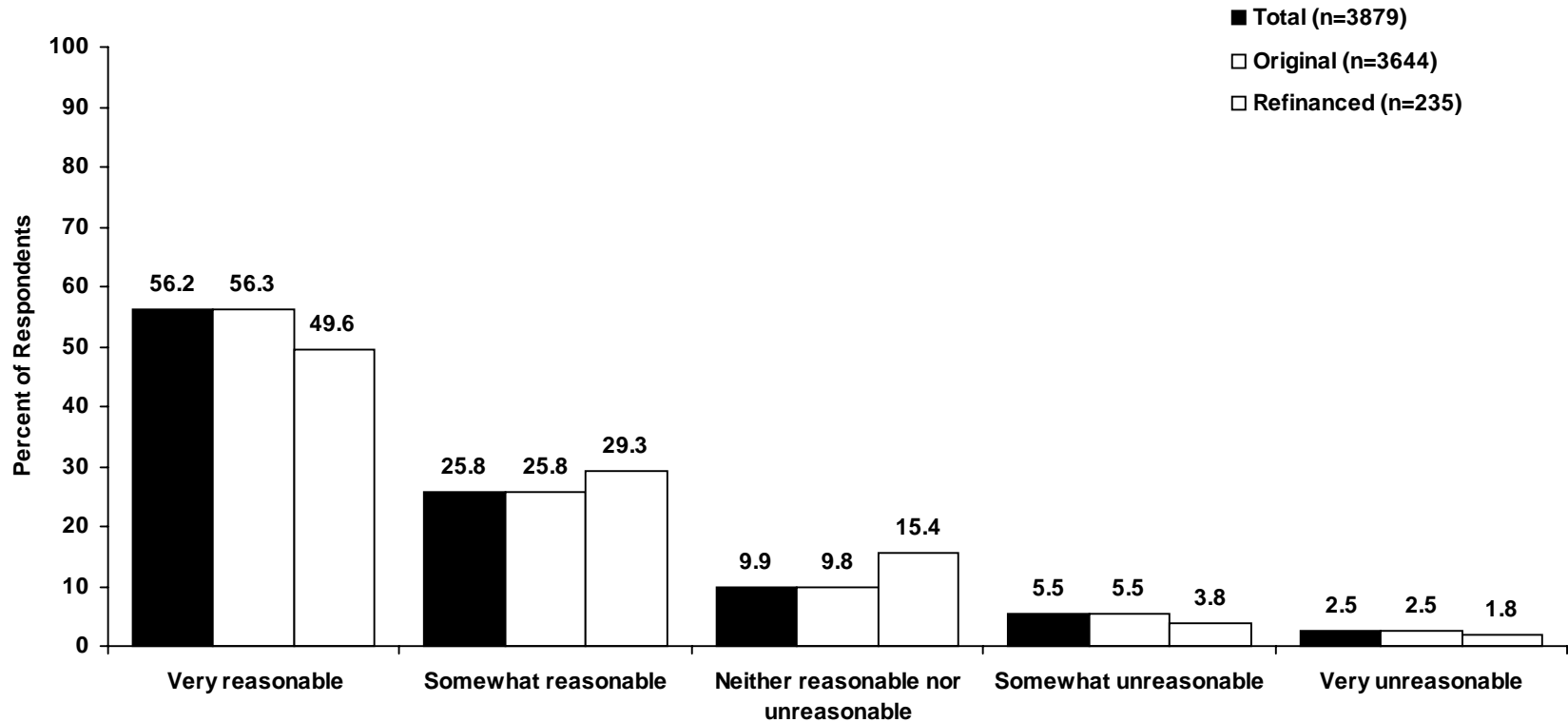


Q23. From the time you applied, how long did it take to get your Certificate of Eligibility?



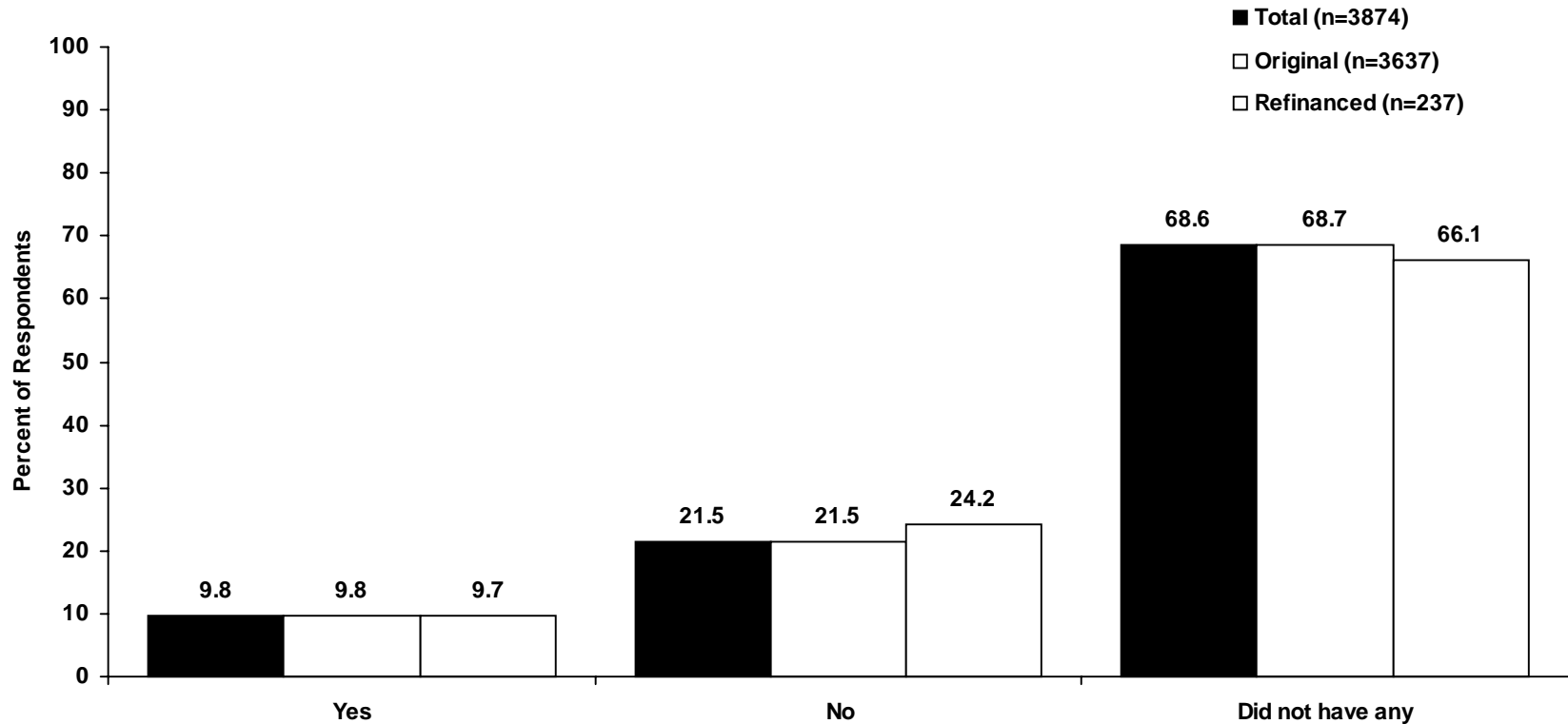
Overall Frequencies for Certificate of Eligibility

Q24. How REASONABLE was the amount of time it took to get your Certificate of Eligibility?



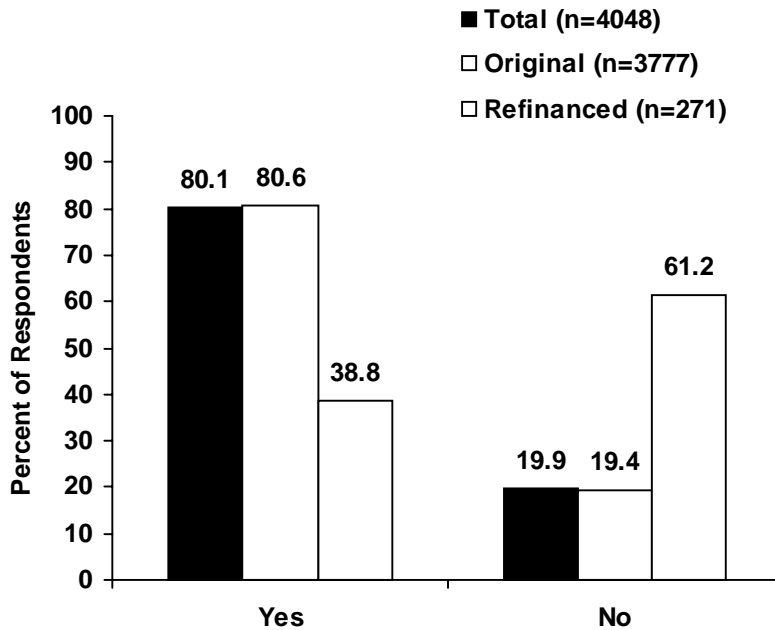
Overall Frequencies for Certificate of Eligibility

Q25. Did VA keep you informed of any delays or problems in obtaining your Certificate of Eligibility (COE)?

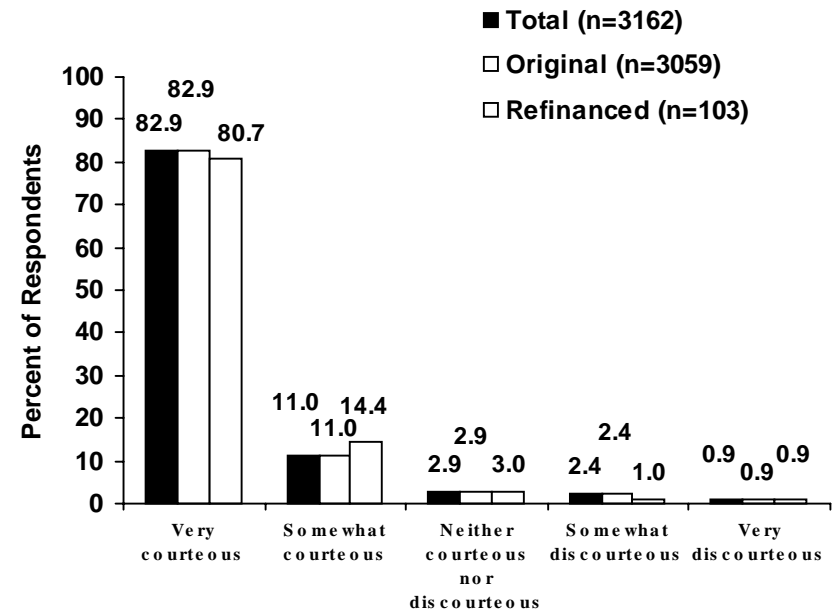


Overall Frequencies for Realtor

Q26. Did you use the services of a realtor in purchasing/refinancing your home?

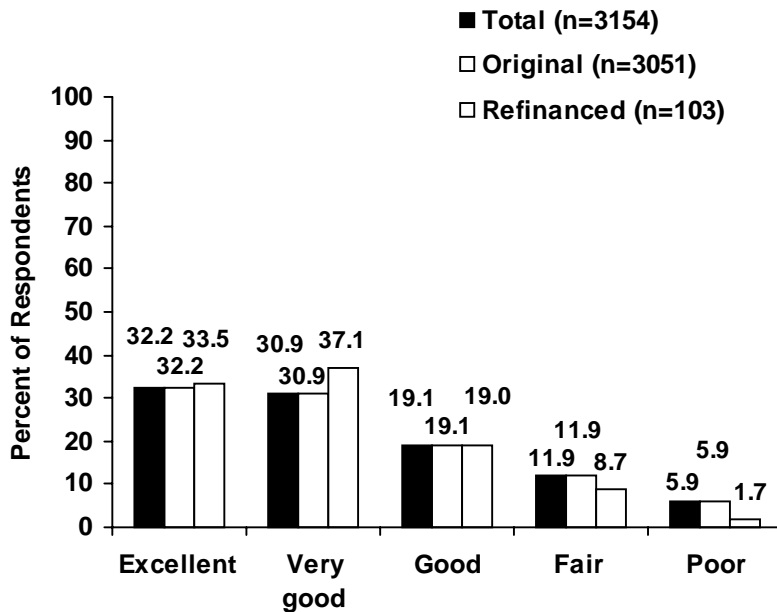


Q27. How courteous was the realtor you dealt with?

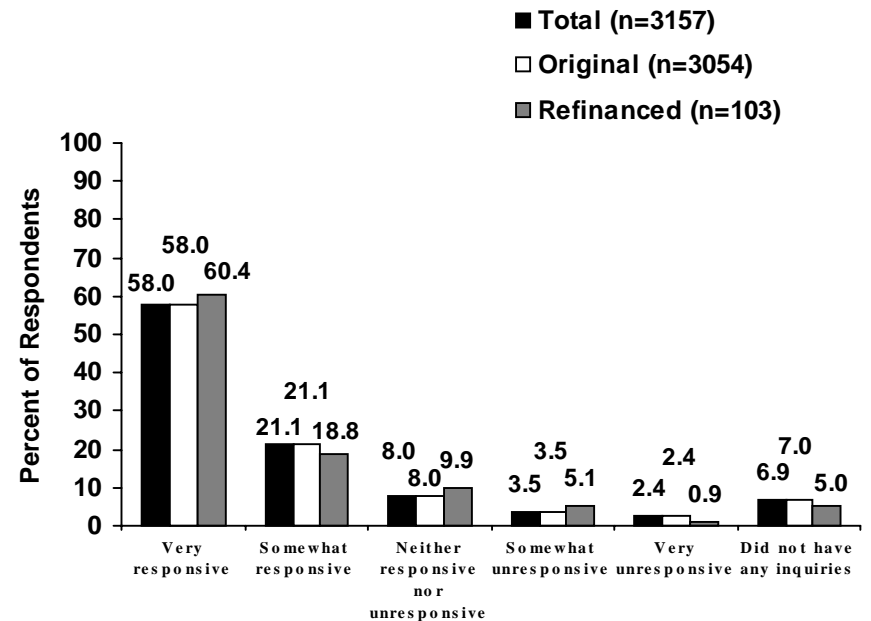


Overall Frequencies for Realtor

Q28. How would you rate your realtor's KNOWLEDGE about the VA Home Loan program?

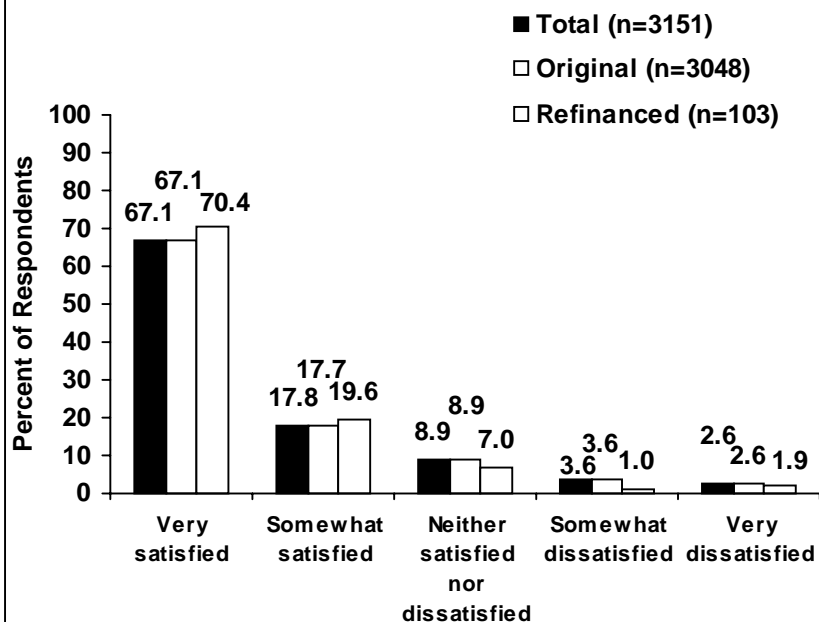


Q29. How RESPONSIVE was your realtor regarding any inquiries about your VA home loan?

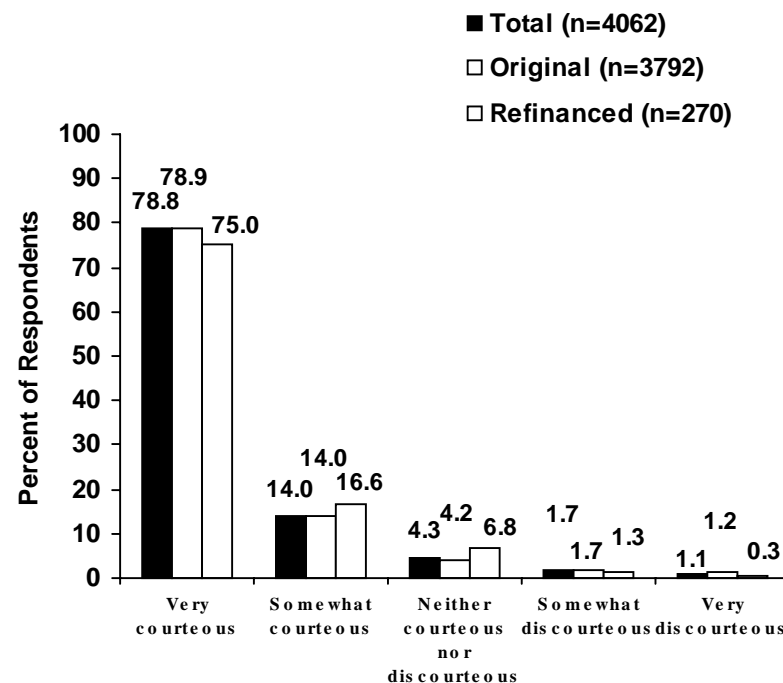


Overall Frequencies for Realtor/Lender

Q30. Overall, how satisfied were you with your realtor regarding your use of the VA home loan guaranty program?

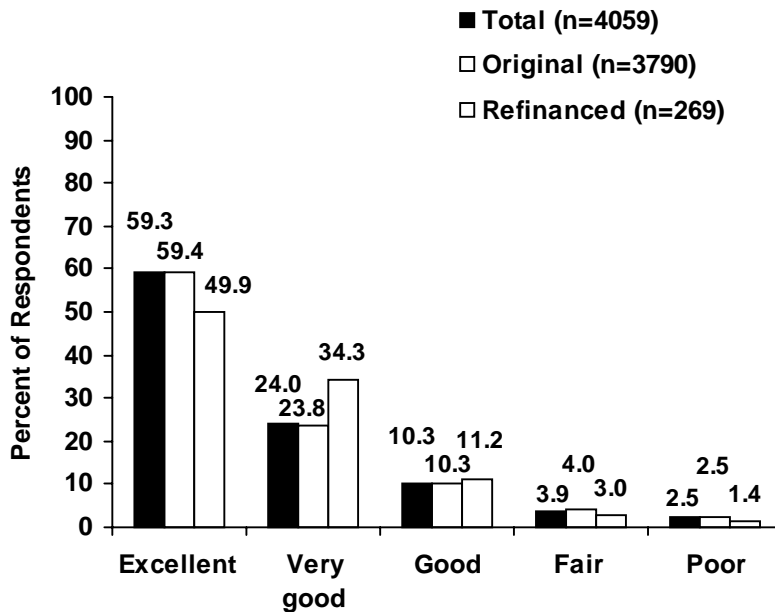


Q31. How courteous was the lender you dealt with?

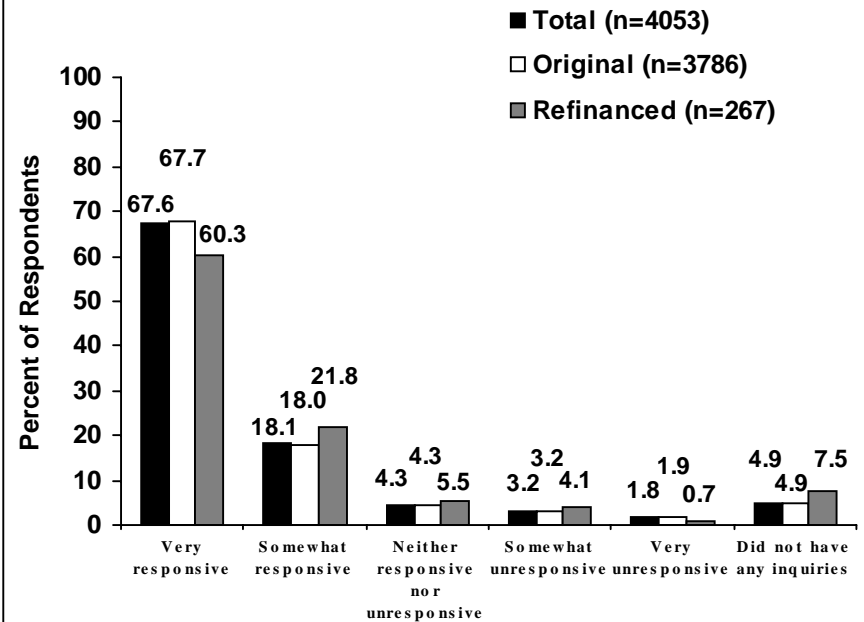


Overall Frequencies for Lender

Q32. How would you rate your lender's KNOWLEDGE about the VA home loan program?

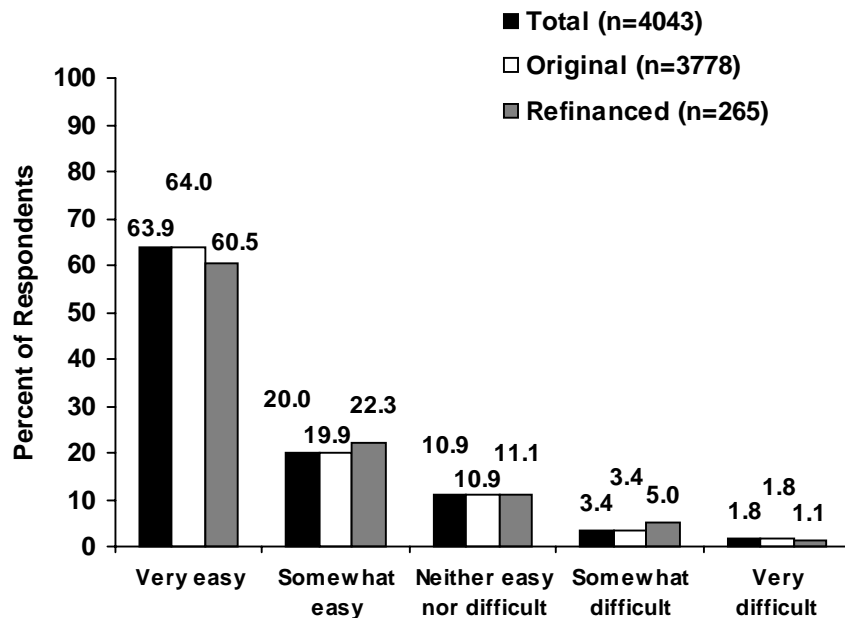


Q33. How RESPONSIVE was your lender regarding any inquiries about your VA home loan?

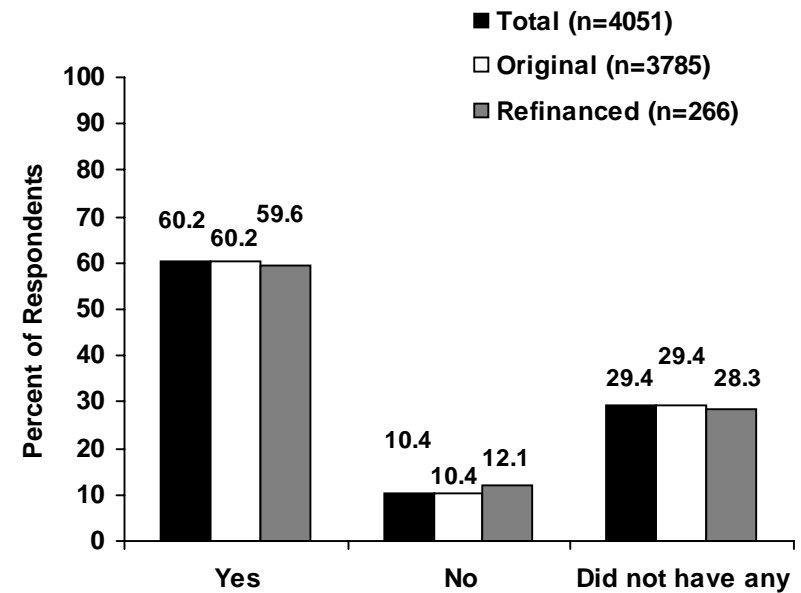


Overall Frequencies for Lender

Q34. How easy was it to get information about the VA home loan program from your lender?

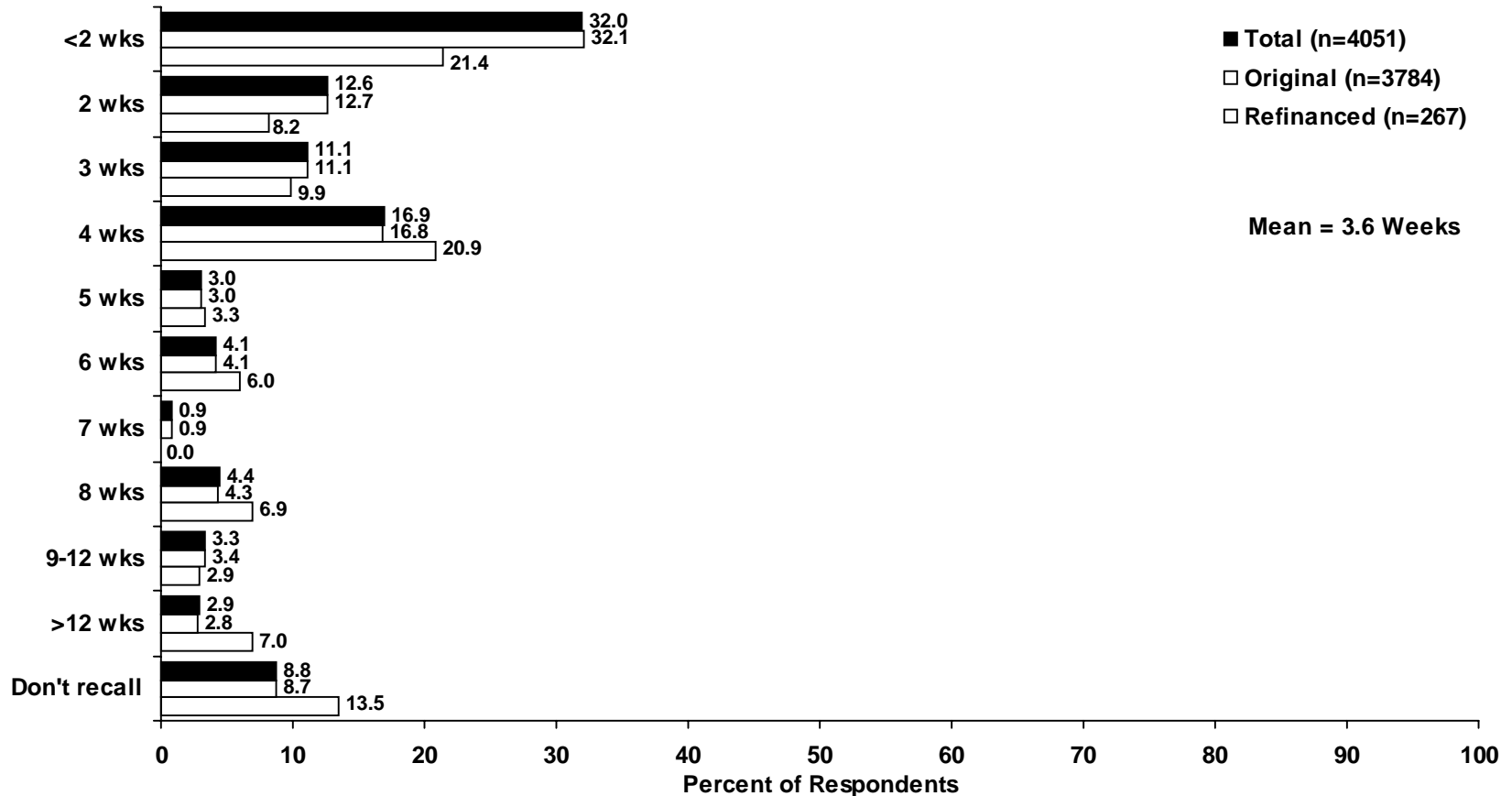


Q35. Did your lender keep you informed of any delays or problems with your loan?



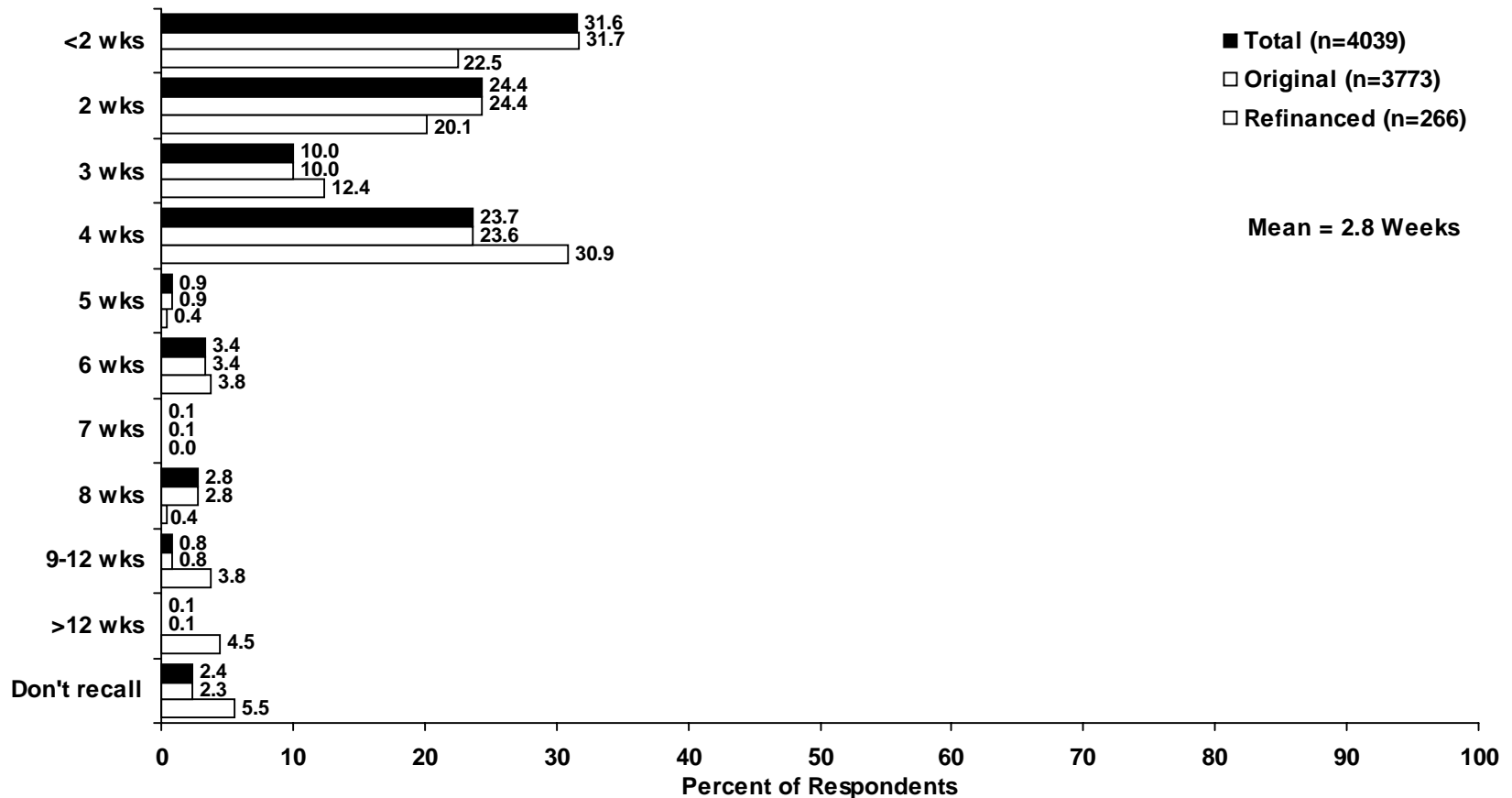
Overall Frequencies for Lender

Q36. How long did it take for your loan to get approved?



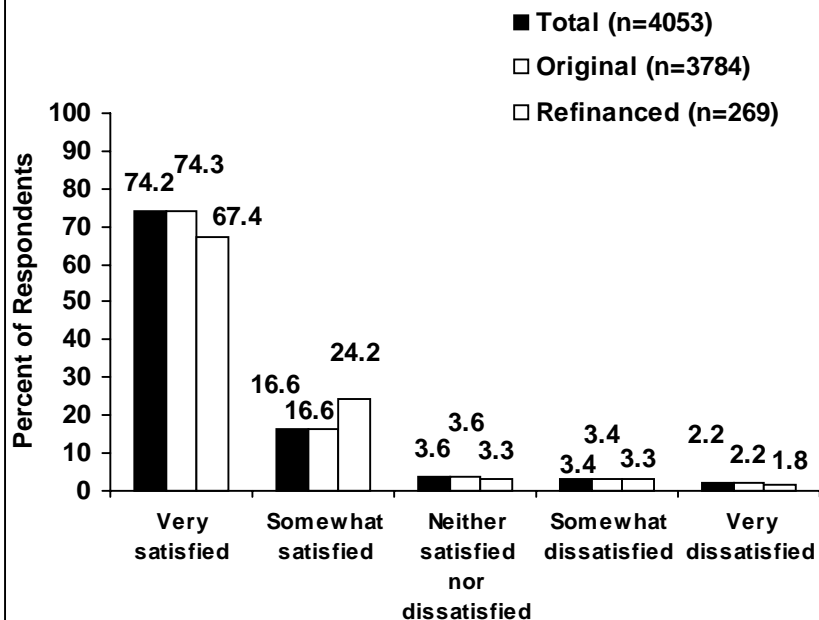
Overall Frequencies for Lender

Q37. How long do you think is REASONABLE for your loan to get approved?

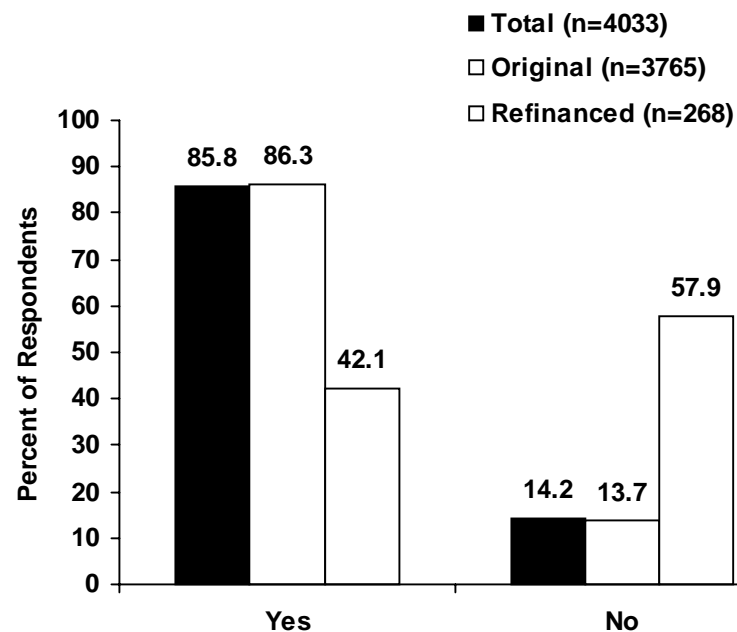


Overall Frequencies for Lender/Appraisal

Q38. Overall, how satisfied were you with your lender regarding your use of the VA home loan program?

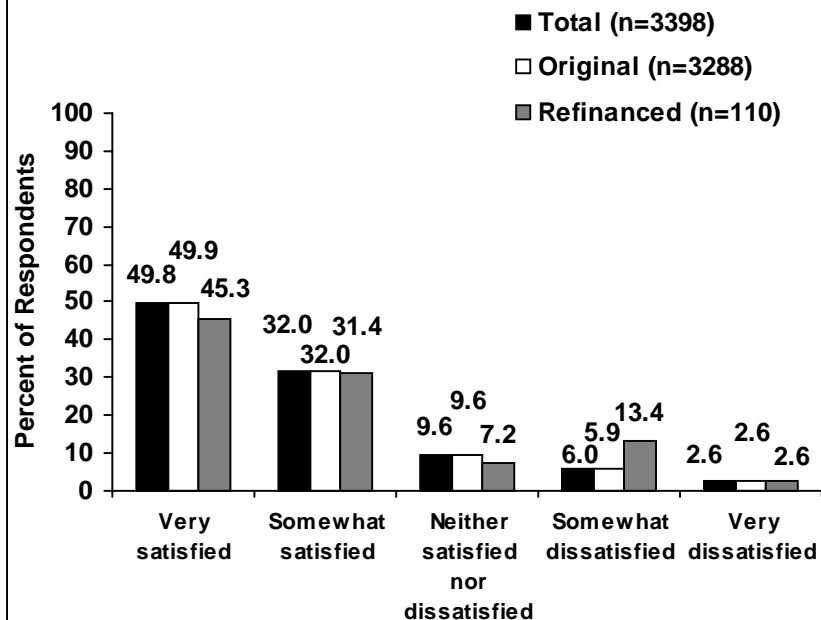


Q39. Did you have an appraisal?

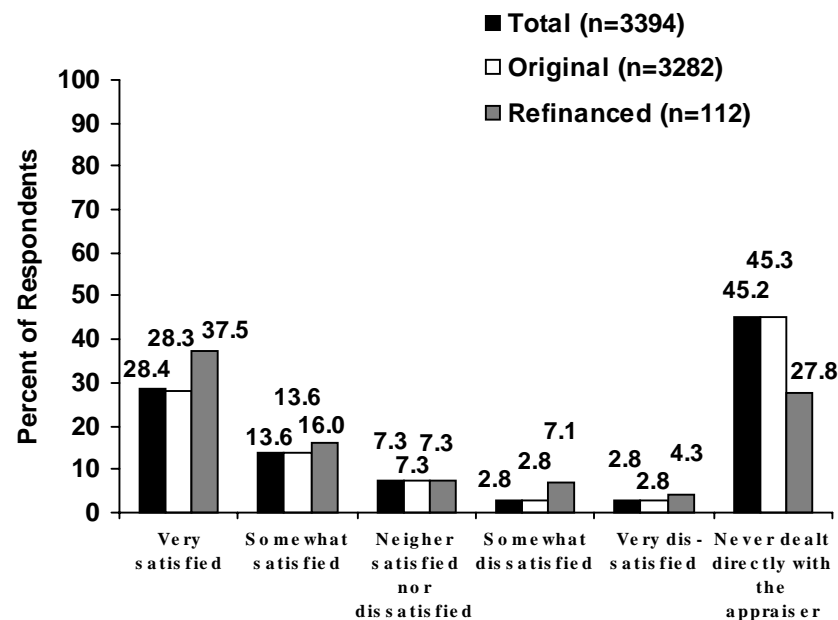


Overall Frequencies for Appraisal

Q40. How satisfied were you with the appraised value of your property?

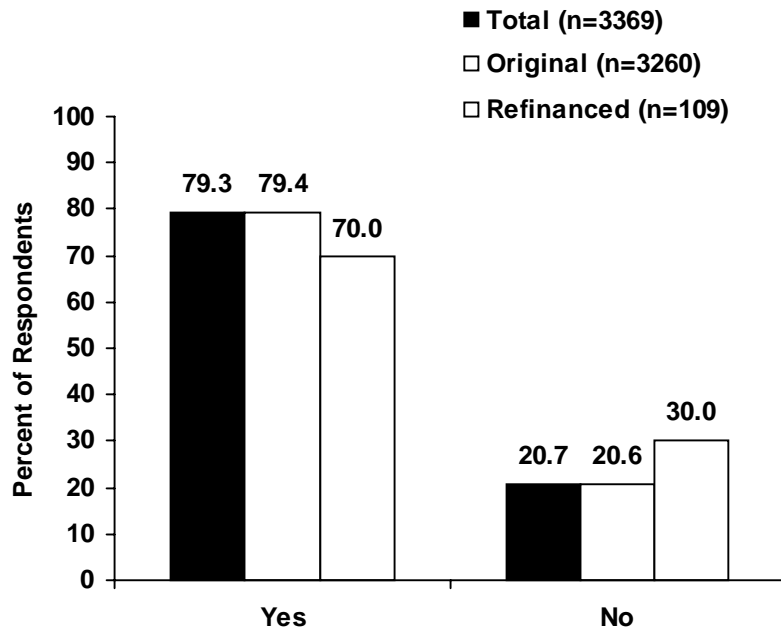


Q41. How satisfied were you with the PROFESSIONALISM of the appraiser?

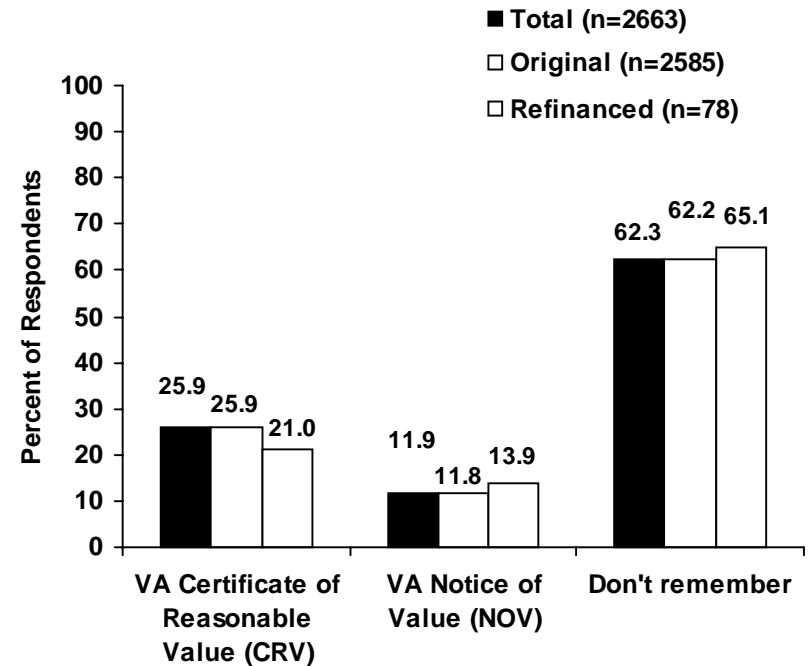


Overall Frequencies for Appraisal

Q42. Did you receive a document showing the value estimate and other information about the property?

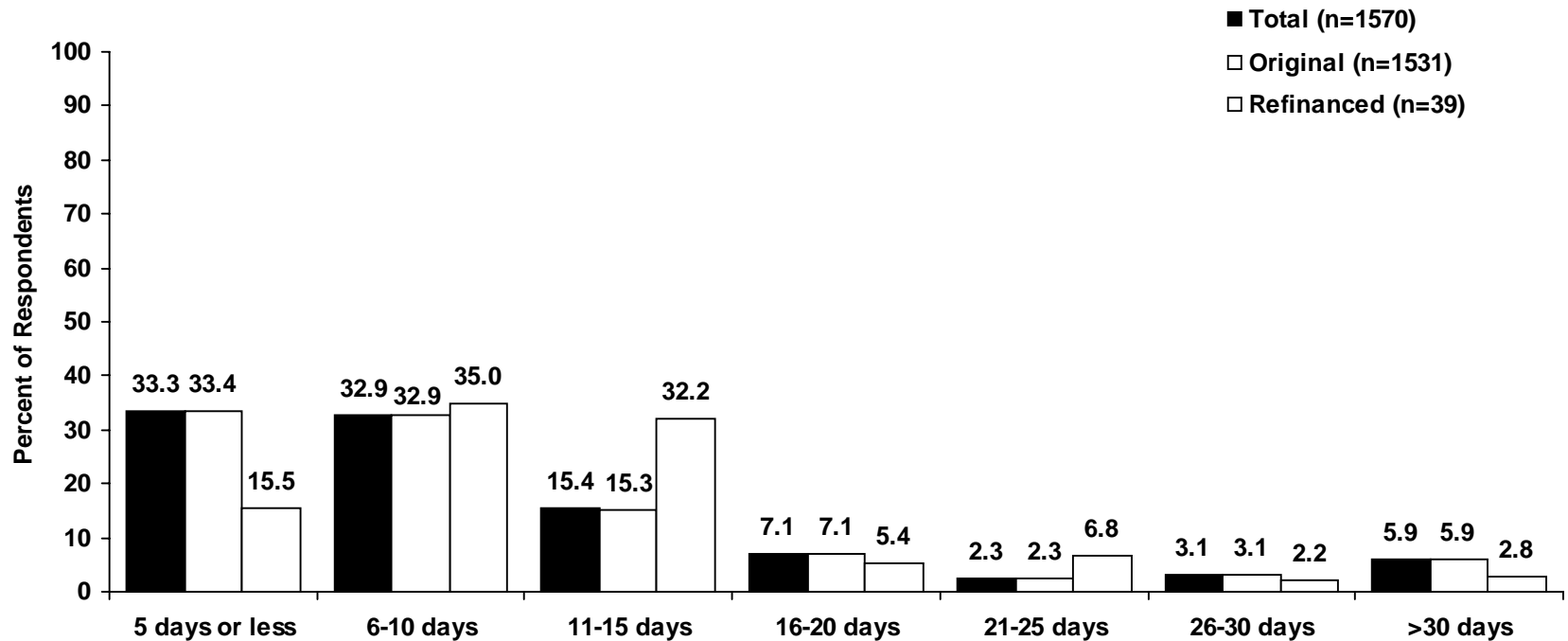


Q43. Which document did you receive?



Overall Frequencies for Appraisal

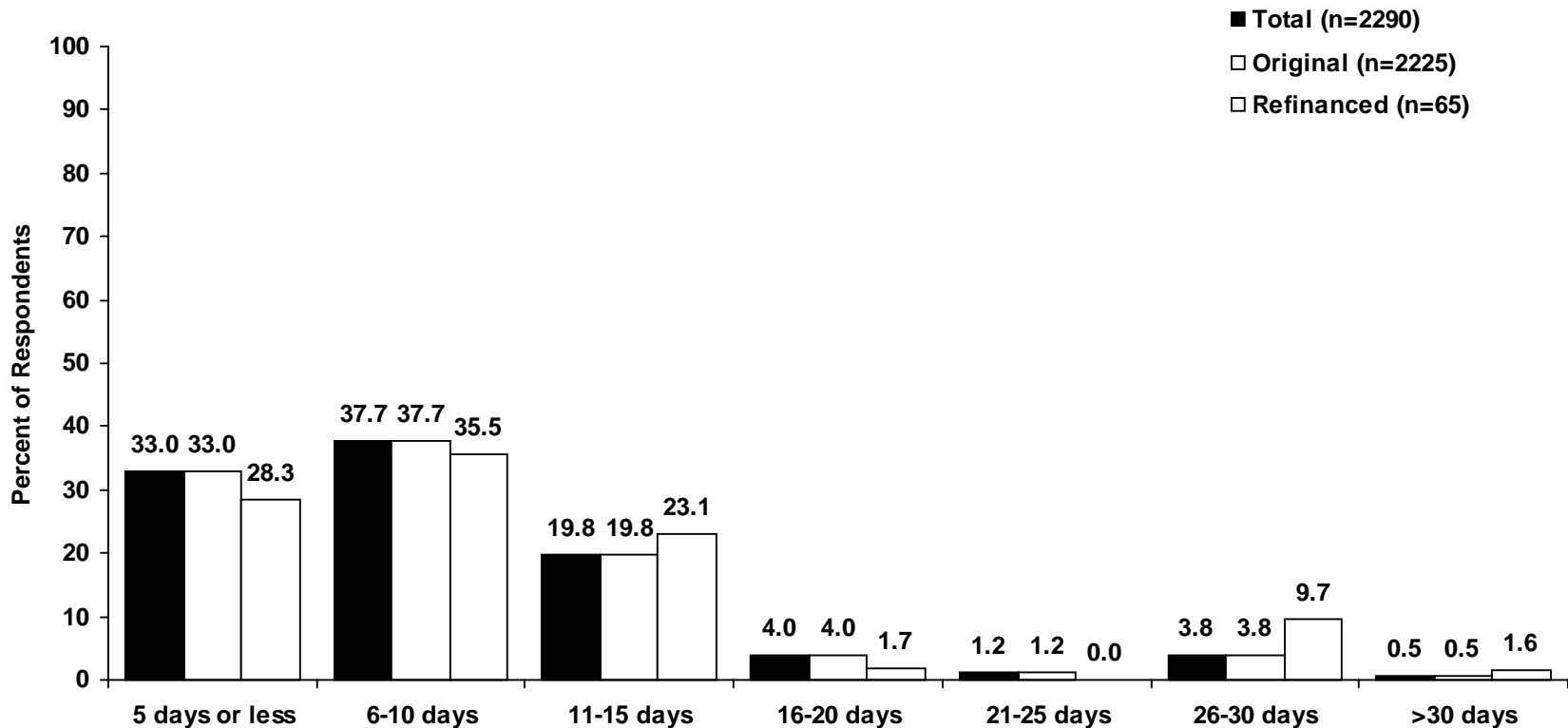
Q44. From the time of the appraisal, how long did it take to receive either your Certificate of Reasonable Value (CRV) or Notification of Value (NOV)?



Note: 41.2 percent of respondents reported "don't remember"
41.2 percent of original loan recipients reported "don't remember"
50.6 percent of refinanced recipients reported "don't remember"

Overall Frequencies for Appraisal

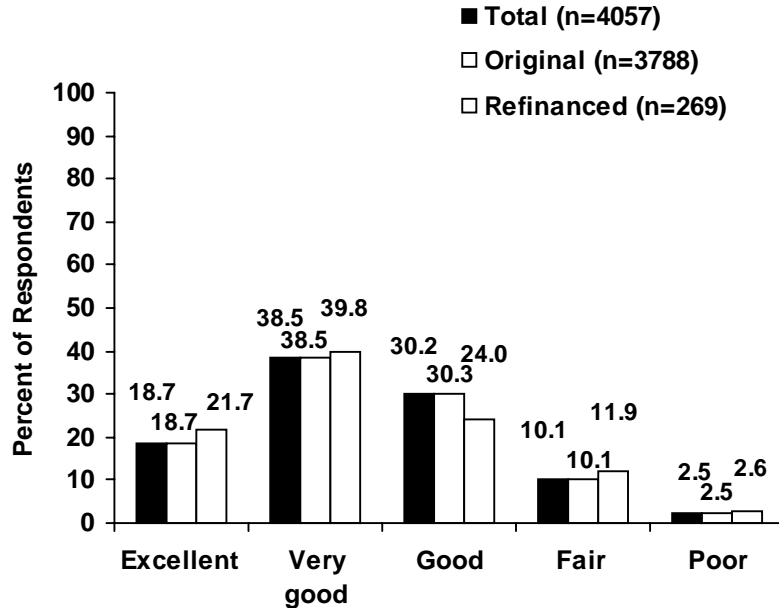
Q45. How long do you think is REASONABLE for you to receive either your Certificate of Reasonable Value (CRV) or Notification of Value (NOV)?



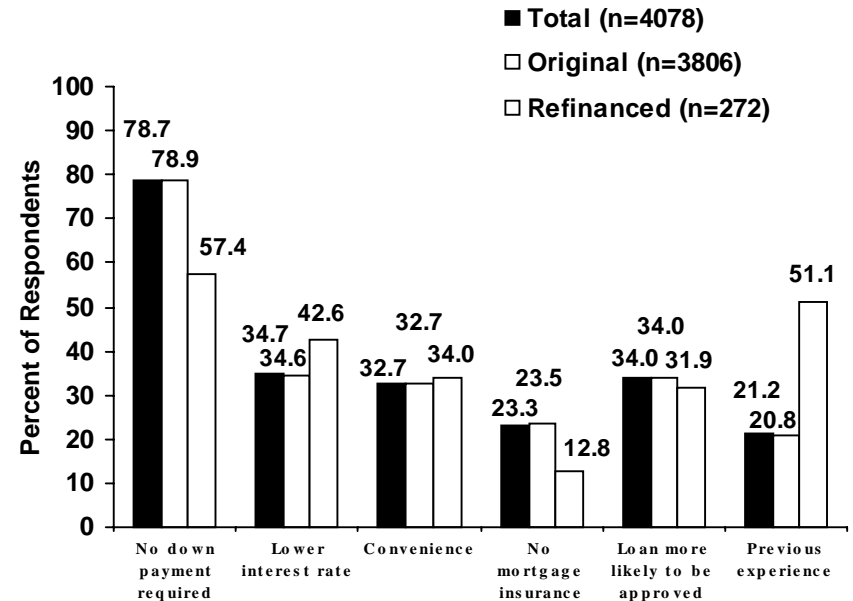
Note: 13.9 percent of respondents reported "don't remember"
13.9 percent of original loan recipients reported "don't remember"
14.5 percent of refinanced recipients reported "don't remember"

Overall Frequencies for Overall Impressions

Q46. Overall, how would you rate your current knowledge of the VA home loan program?



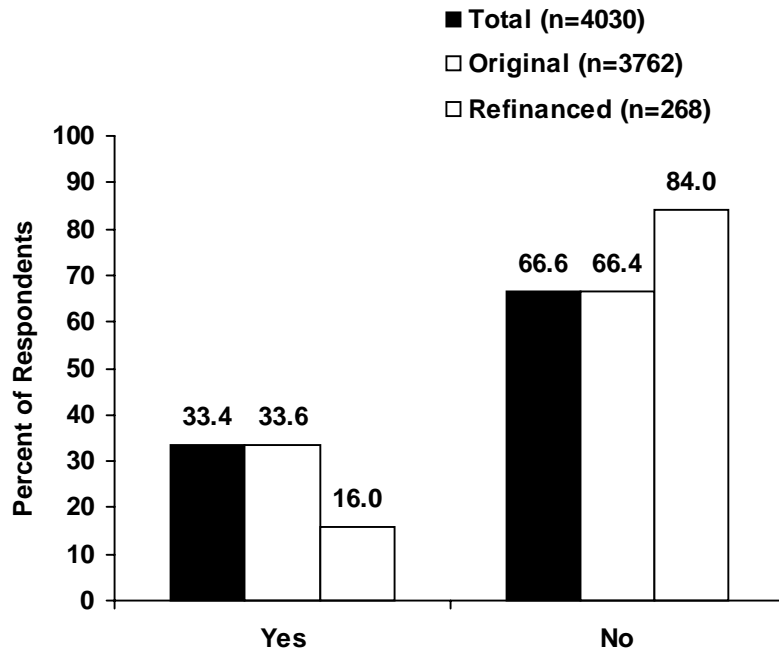
Q47. Why did you choose to get a VA home loan? (Mark all that apply.)



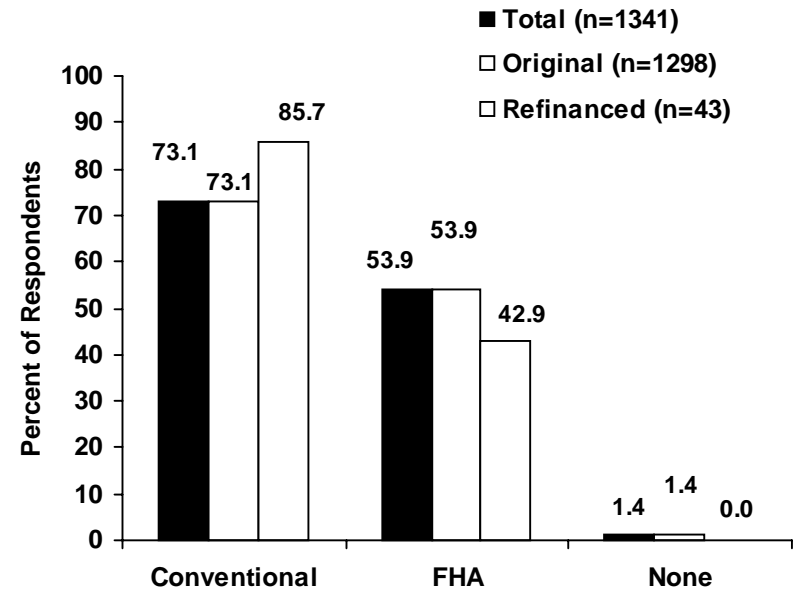
Note: Respondents provided multiple responses for this question. Therefore, the total percentages do not sum to 100 percent.

Overall Frequencies for Overall Impressions

Q48. Did you consider another type of home loan?



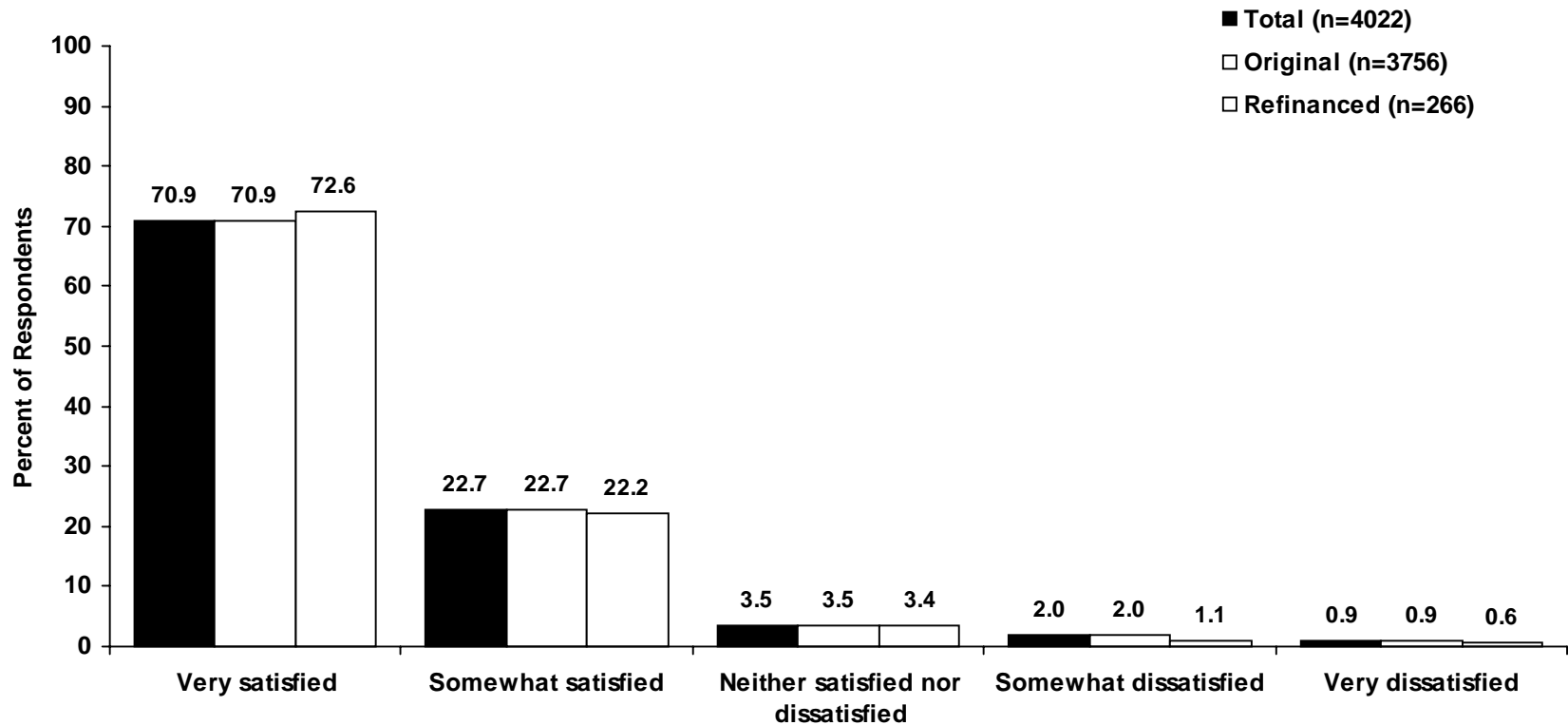
Q49. What other types of home loans did you consider? (Mark all that apply.)



Note: Respondents provided multiple responses for this question. Therefore, the total percentages do not sum to 100 percent.

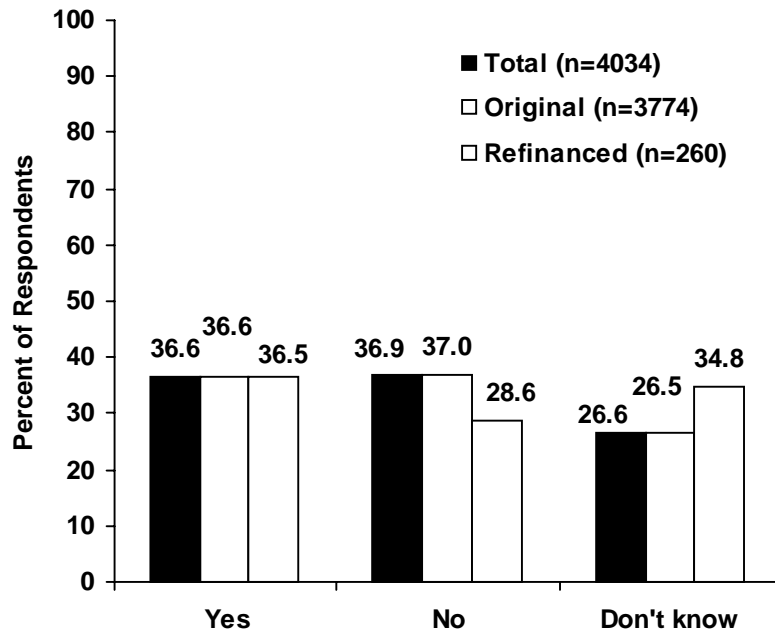
Overall Frequencies for Overall Impressions

Q50. Overall, how satisfied are you with the process of obtaining a VA home loan?

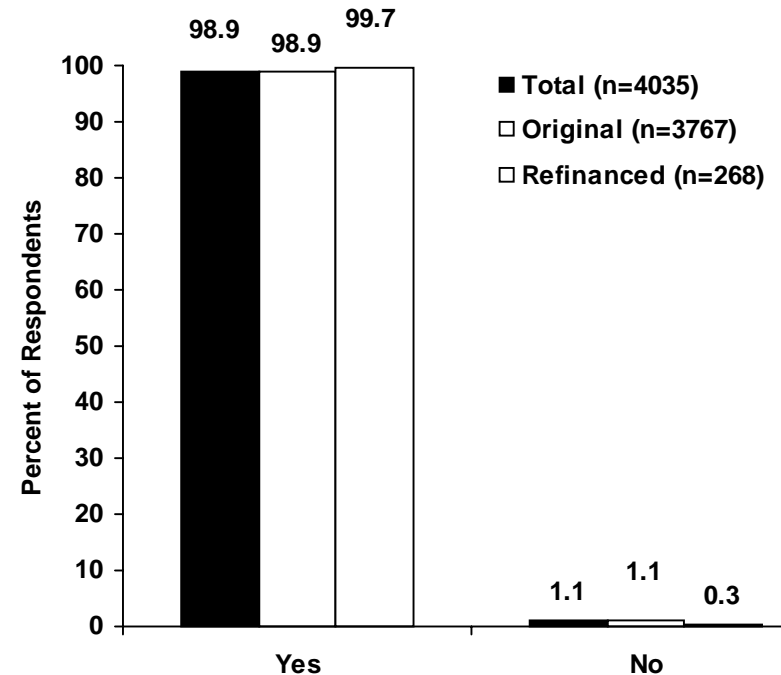


Overall Frequencies for Overall Impressions

Q51. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time?



Q52. Would you recommend the VA home loan program to other veterans?



Appendix B: Questionnaire and Mailing Materials

Questionnaire and Mailing Materials

Appendix C: Survey Methodology

Questionnaire and Mailing Materials

- The questionnaire design consisted of five mailings to sampled individuals or households. These included: 1) a pre-notification letter telling potential respondents that they should expect to receive a mailed survey questionnaire; 2) shortly after the pre-notification letter, a copy of the questionnaire, including a standard return envelope; 3) next, a reminder/thank you postcard; 4) a second copy of the questionnaire mailed to those who had not yet responded; and 5) a reminder/thank you postcard following the second mailing. Examples of these materials appear in Appendix B.
- The questionnaires were sent bearing the VBA seal and were stamped, "Address Service Requested," to assist with locating respondents for the purposes of allowing delivery of the questionnaire when the respondent had moved, and of assessing respondent mobility. Each envelope contained a cover letter on VBA letterhead, a questionnaire, and a pre-posted envelope addressed to the Gallup Organization, the contractor administering the survey.
- Prior to mailing, addresses of study participants were checked against the United States Postal Service's National Change of Address (NCOA) database. The NCOA database provides mailing list corrections by updating preexisting addresses by either finding a "new" mover address or standardizing the "non-mover" address to match USPS standards.
- Toll-free numbers for both Gallup and the VBA were also included to help field respondents' questions. Gallup's number received approximately thirty calls, most of which were administrative in nature.
- The individuals who were ineligible were instructed to answer the question on the front page of the questionnaire and return the questionnaire to Gallup.

Mailing Protocol and Schedule

- The mailings took place on the dates indicated in the table below.

Mailing Schedule	
English Prenotification Letter Mailed	August 22, 2000
First English Questionnaire Mailed	August 31, 2000
First English Reminder Postcard Mailed	September 4, 2000
Spanish Prenotification Letter Mailed	September 5, 2000
First Spanish Questionnaire Mailed	September 14, 2000
First Spanish Reminder Postcard Mailed	September 18, 2000
Second English Questionnaire Mailed	September 14, 2000
Second English Reminder Postcard Mailed	September 18, 2000
Second Spanish Questionnaire Mailed	September 28, 2000
Second Spanish Reminder Postcard Mailed	October 2, 2000
English Fieldwork Completed	September 29, 2000
Spanish Fieldwork Completed	October 16, 2000

Survey Response Rates

- The response rate is calculated by dividing the number of completed questionnaires by the number of eligible questionnaires. Generally, a response rate of 70 percent or more is considered excellent, 60 to 69 percent is considered very good, 50 to 59 percent is considered good, 40 to 49 percent is considered fair, and any response rate less than 40 percent is considered poor. Without further information, data derived from a survey with a response rate of less than 50 percent should be interpreted with caution.
- Eligible questionnaires are those which were returned completed, those which were not returned, or those which were returned blank or incomplete.
- Ineligible questionnaires are those which were returned undeliverable or those which were returned with an indication that the recipient was deceased or unable to complete the questionnaire.

Survey Response Rates

- The overall (national) response rate is presented in the table below.

Sample Disposition	
Total Sample Drawn	6813
Total Ineligible	202
Undeliverables	201
Deceased	1
Total Eligible	6611
Refusal (did not return)	2533
Total Completed	4078
Response Rate	61.7%

Survey Response Rates

- The response rates by RLC are presented in the table below.

Response Rates	
Regional Loan Center	
RLC #1	67.3%
RLC #2	61.4%
RLC #3	58.2%
RLC #4	60.8%
RLC #5	62.5%
RLC #6	65.3%
RLC #7	56.7%
RLC #8	61.6%
RLC #9	62.0%
Overall: National	61.7%